

# News from the Insurance Field

## Prominent Omaha Men Who Carry Nebraska Life Insurance



Thos. W. Blackburn



John F. Flach



E. E. Bruce

Ever since Nebraska and adjoining states began to accumulate wealth, the eastern companies, both fire and life, have drawn large sums of money from the people of these states in premium rates paid to maintain policies covering the lives and property of the people. In the early years of statehood it is not possible for men to build up home-chartered companies, but when a state reaches the point where the annual production of wealth is as great as that of Nebraska during the last twenty years, experience shows that business men are disposed to favor western companies in the purchase of policies. In the last quarter of a century, some very strong companies have grown up in Iowa and Nebraska, and they are now great financial institutions, developing and prospering in a remarkable degree.

The United States census gives the estimated true value of all property in Iowa at \$3,267,889,054 and of Nebraska at \$1,628,305,203. These vast sums represent the accumulated wealth of these two great states. The annual production of wealth is also stated in figures and is very large. It is an example of what a rich field is afforded by the midwest

states for exploitation by the big insurance companies of the east.

Fortunately the people of the west are realizing as never before that it is to their interest to patronize the good western companies. Every year shows an increase in the total amount of premiums paid to the life insurance companies chartered in Nebraska and there is good ground for the prediction that this aggregate amount will be largely increased during the next few years. In 1911 the amount was \$1,246,744.00, and in 1912 it approximated \$1,500,000.00.

While these totals should be double what they are, they give promise of better days. The big life insurance companies of Nebraska and Iowa do business in many states throughout the west, which swells their total receipts to very large figures. A rough estimate of the total accumulated assets of Nebraska life and fraternal companies is nearly \$5,000,000.00. This is a Nebraska-owned money. It is invested in securities in the shape of registered state, county, municipal and school district bonds, and in first mortgages upon improved farms in the west. It yields about 5 per cent annual interest, or say, \$1,750,000, which goes to swell the aggregate wealth of the state.

As the years go by and the people come to a fuller realization of the benefits arising from adherence to the policy of keeping Nebraska money in Nebraska, all home companies that have proved their worth are sure to show very large increases in business written and in accumulated assets.

With the splendid showing made as to high financial standing of Nebraska life companies, it is hardly necessary to point to the fact that they do not invest their assets in the securities of industrial and railroad corporations, which fluctuate in value. The big insurance companies of the east have suffered in such securities, which have fallen in value materially and constantly since 1908. A financial paper recently gave a list of the bond issues of ten big railroad systems, the market value of which averaged 100.2 in 1906 and steadily declined, the quotations for October 31, 1914, showing an average market value of 84.3. The insurance commission of the state of New York calls official attention to the matter. This point is referred to here in order to emphasize the sound policy adhered to by Nebraska life companies in the investment of their accumulated assets.

### NEBRASKANS FOR NEBRASKA

People of This State Should Patronize Home Companies.

MILLIONS SENT OUT YEARLY

More Money Should Be Kept at Home to Help in the Development of the Nebraska Industries.

The November issue of the Mid-West Magazine has the following to say on patronizing of home insurance companies:

"In the September number of Mid-West Magazine an effort was made to impress upon Nebraskans the immensity of the sums they annually send outside the state for insurance that could be purchased just as cheaply and just as safely of Nebraska insurance companies. In the article mentioned statistical tables set forth by years the amount paid by Nebraskans for fire and life insurance, and a comparison of these tables showed that the foreign companies got the bulk of this business.

"Remember, now, that every year Nebraskans are sending upwards of \$7,000,000 to outside companies for fire and life insurance.

"When we take into consideration the added amount sent out for accident insurance, surety bonds, casualty bonds, etc., the sum is greatly augmented. As Nebraska grows in industrial importance the amount of accident and casualty insurance bought by its workers and by its employers grows in proportion.

"Nebraskans are sending more than \$2,000,000 a year outside of the state for accident, surety and casualty insurance.

"In other words, every year Nebraskans rob themselves of the fruits that might be obtained by keeping this \$2,000,000 at home to be used in the development of Nebraska industries, Nebraska homes and Nebraska farms.

"A study of the statements of our Nebraska insurance companies will reveal the fact that by far the largest part of their investments is in first farm mortgages, and the rest in school

or municipal bonds and warrants. That this would be no better security. This will have to be admitted without argument.

"Do you realize what it means to send \$10,000.00 a year out of Nebraska for something that could be bought just as well right here at home? Ten million dollars is easy to say, but hard to comprehend. Ten million silver dollars would weigh 925,000 pounds. Still pretty big figures. Loaded into standard freight cars, 30,000 pounds to the car, they would fill twenty-one freight trains. That's pretty good sized freight train. That's what railroad men would call a 'pretty fair drag.' But perhaps you prefer to handle paper money. Well, a dollar bill is just seven and one-half inches long and ten would reach 75,000 inches—6,250 feet—1.181 miles! Nebraska is sending 1.181 miles of dollar bills away for insurance that ought to be bought of Nebraska companies! That would make a ribbon of dollar bills four wide reaching from Omaha to North Platte.

"Let these figures sink in a little. Nebraskans ought to be fostering their home insurance companies. While properly safeguarding the interests of the policyholders in those companies, it ought to be enacting legislation looking to the building up of home companies, thereby keeping Nebraska money at home for the further development of Nebraska enterprises, the building of Nebraska homes and the employment of Nebraskans people.

Insurance Notes and Personal.

H. E. Wright of Chicago, western manager of the Western Underwriters association, was in Omaha last week, meeting the officials of the Lion Bonding company.

The wet weather prevailing during all of last week reddened fire losses in eastern Nebraska to far below the normal. So far as learned, there was not a fire that started from outside causes.

Fifteen of the field men of the Home Fire Insurance company of New York, represented by the Foster-Barker company, spent several days in the city last week conferring with Vice President Ludlum of the home office.

Dwelling insurance soon will be difficult to obtain in Kentucky, owing to the order of the State insurance board reducing rates to a figure at which the insurance companies say their present loss on the class will be greatly increased. But when fully decided, the companies have served notice upon the Kentucky

THOUSANDS OF DOLLARS  
Given to widows and children every month by the Travelers' Insurance Co.  
**\$86,000,000 ASSETS**

Drop me a hint and let me be of real service to you and yours.

**Tom S. Kelly** "The Insurance Man."  
TELEPH 601

**\$5,000 Accident Insurance for \$5 a Yr.**  
**Wheeler & Welpton Co.**  
1811 DODGE STREET. PHONE DOUB. 185

ACCIDENT HEALTH FIDELITY SURETY BONDS

LIABILITY PLATE GLASS AND BURGLARY

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT on

The Bee's Insurance Page

NATIONAL FIDELITY AND CASUALTY COMPANY  
OMAHA

National Fidelity and Casualty Building

Before deciding on your insurance policy, ask about the new National Fidelity and Casualty Co. of America, Inc. as a Stock Co. by New Jersey. M. BRUCE GARPENTER, Mgr. 618-22 City Nat'l Bank Bldg., Omaha

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST—89 YEARS

—and Best Companies on Earth.

**W. H. INDOE**  
General Agent  
852 Reg. Bldg. OMAHA.

**\$5,700,000**

MADDERN VERY MUCH ALIVE

Practical Jokers Send for Ministers, Coroners and Undertakers.

RESULT OF ANOTHER "JOKE"

Victim Says He Was Not Giddy of that Plot, but that He Will See that Someone Surely Suffers for This.

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT

A NEBRASKA STOCK COMPANY

SELLING NON-PARTICIPATING LIFE INSURANCE ONLY

FIRST NATIONAL BANK BUILDING, LINCOLN

OMAHA AGENTS  
CITY NATIONAL BANK BUILDING,  
GEORGE COCKRETT, F. A. FINNEY,  
General Agents.

Hysham Buys Large Sary County Farm of Barton Estate

One of the largest transactions involving the sale of farm land in Nebraska in the history of the state was completed Saturday when Charles J. Hysham bought a 48-acre farm in Sary county, owned by the estate of the late Guy C. Barton, for a consideration of \$125,000. The purchaser will use the farm for a summer home and ranch and fancy live stock will be raised there. Warren Blackwell was agent in the transaction.

INSURANCE AGENTS AT BANQUET CELEBRATE CHANGE

Celebrating the occasion of entering new offices, thirty-five agents of the Great Western Accident Insurance company, the benefits bringing their wives, Saturday night attended a banquet at the Loyal hotel. There was a musical program and informal speeches were made. H. O. Wilhelm, manager of the company, was toastmaster.

The Great Western Accident Insurance company has had its offices in the Brandeis theater building since that structure was erected. Its headquarters next week will be moved to the Baird building.

The banquet to agents of the insurance company is a semi-annual affair. The following responded to toast Saturday night: E. W. Wilson, E. T. Kolher, W. E. Nutt, E. D. Brigham, S. S. Hostetter and H. O. Palmer.

Colds and Croup in Children.

Many people rely upon Chamberlain's Cough Remedy implicitly in cases of colds and croup, and it never disappoints them. Mrs. E. H. Thomas, Loganport, Ind., writes: "I have found Chamberlain's Cough Remedy to be the best medicine for colds and croup I have ever used, and never tire of recommending it to my neighbors and friends. I have always given it to my children when suffering from croup, and it has never failed to give them prompt relief." For sale by all dealers.—Advertisement.

At Once! Clogged Nostrils Open, Head Colds and Catarrh Vanish

Breathe Freely! Clears Stuffed-up, Inflamed Nose and Head and Stops Catarrhal Discharge. Cures Dull Headache.

Get "Ely's Cream Balm."

Try a small bottle anyway. Just to try it—Apply a little in the nostrils and instantly your clogged nose and stopped-up air passages of the head will open; you will breathe freely; dullness and headache disappear. By morning the catarrh, cold-in-head or catarrhal sore throat will be gone.

Put your faith—just once—in "Ely's Cream Balm" and your cold or catarrh will surely disappear.—Advertisement.

Planning for 1914—  
**A Chance to do Better—**  
**are usiness Opening—**

Business men, salesmen, county officials and other men of business experience contemplating changes with a view to bettering their condition, for the New Year, will find it profitable to write to this company at once for information about special positions being created. Liberal terms to successful salesmen. Correspondence confidential.

**THE BANKERS RESERVE LIFE COMPANY**  
OMAHA, NEBRASKA.

MILLIONS OF ACCUMULATED ASSETS.

Bancroft H. Robison, Pres. R. C. Wagner, Sec'y.  
R. L. Robison, Vice-Pres. W. G. Preston, Treas.

**Guarantee Fund Life Association**  
OMAHA, NEBRASKA.

Organized January 2, 1902.

Assets, Oct. 1, 1913..... \$1,212,304.70  
Reserve Fund, Oct. 1, 1913..... 985,293.54  
First Mortgage Farm Loans, Oct. 1..... 583,337.50

Entire Assets Are Pledged to Secure Policyholders.

Policies provide death, disability and old age benefits, and are incontestable after two years from their date.

Unselfish men desire life insurance for protection—for the family. That is the only kind of a policy we issue. Men only 21 to 50 years are eligible.

Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs?

Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed by entire assets.

Other ages in same proportion.

Home Office Brandeis Bldg.  
Phone Douglas 7021.

"See Vesey Before You Slip"  
**ACCIDENT INSURANCE TYLER 861**

There Is a Standard In Everything

The General Insurance Agency with the largest patronage, must necessarily approach the standard of service companies, and general reliability "perhaps this explains our position at the top."

**Foster-Barker Company**  
Brandeis Bldg. Phone Doug. 29

Characteristic Western Service

This is what you get when the "Lion" writes your bond. No delay, no red tape.

No better service in the WORLD ON SURETY BONDS and you can get at our HOME OFFICE here in OMAHA.

**Lion Bonding & Surety Co.**  
9th Floor W. O. W. Bldg. Phone Douglas 878.  
We don't want much, just the "Lion's Share."

---INSURANCE---  
FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.

**ALFRED C. KENNEDY**  
209 First National Bank Building. Phone Douglas 722.

**RALSTON STATE BANK OPENS**

But One of the New Industries of This Thriving Village.

VISITORS ARE GIVEN CHECKS

Village is Enjoying a Most Healthy Boom Since the Tornado Disaster of Last Easter.

The Ralston State bank, with C. W. Skinner, president; C. H. Harris, vice president, and L. S. Packard, cashier, opened its doors to the public Saturday, and, notwithstanding the continuous rain all day, many people called to pay their deposits.

The bank at Ralston is but one of many new institutions and industries that have come to the new suburb since the Easter Sunday tornado, when the town sustained (some severe) losses. Since the tornado Ralston has been completely rebuilt. Much new capital has been invested and many families have located there.

Officers of the bank played the part of hosts Saturday and every visitor who called was given a check for 3 cents as a souvenir. In addition, lunch was served during the day and evening.

The new bank occupies commodious quarters in a building of its own. The building is a modern pressed brick structure with three large rooms on the ground floor. One is occupied by the bank, another by the Ralston Mercantile company, handling a large and complete stock of general merchandise, while the third room is occupied by Alfred Adams with a full line of drugs and sundries.

Besides the opening of the bank, there was another function at Ralston. During the evening the fire department, a volunteer company, gave a dance in its new rooms, the large hall on the second floor of the bank building. It was largely attended and was a pronounced success.

While Ralston has no boom, it is enjoying a healthy growth. Its industries now have a payroll of over \$2,000 per week and its freight tonnage exceeds that of more than 80 per cent of the towns in the state. It has its own water works system, a complete electric lighting plant and a sewer system, telephone exchange and country club grounds and house. It is connected with Omaha by the McKinley electric road and two steam lines, the Burlington and the Missouri Pacific.

Surprise Dinner on Miller's Birthday

In observance of the fifty-eighth year of Rose-Miller's youth, his son, W. B. Miller, and daughter, Mrs. H. A. Wagner, gave a novel surprise dinner party at the Hotel Rome Friday evening.

"Although well past my teens," said the veteran hotel man, "I am the youngest man of my age in Omaha, and have done more work during the last year than ever before in a twelve-month."

The new south parlor of the hotel was used for the affair, which was elaborate and marked by a number of novel features. M. Brantner, the new chef, sprang a series of sensations, including caviar in solid hard-boiled eggs, salad served in hollowed eight-inch cubes of ice, and one-half pink paper finger bowls served on silver plates.

The cake was in the form of a miniature hotel, with roof garden, and bore the signs "Fingerbowl Hotel" and "Wash your hands in the back yard." The centerpiece consisted of a large mound of greens, with the letters "R. H." and a rose electric piece in the middle. Hand-painted place cards were used.

Those who attended were: Mr. and Mrs. Rome Miller, Dr. and Mrs. H. A. Wagner, Mr. and Mrs. Jay Foster, Mr. and Mrs. Everett Buckingham, Mr. and Mrs. W. I. Kierstead, Miss A. B. Mills and W. B. Miller.

A Viper in the Stomach is dyspepsia, complicated with liver and kidney troubles. Electric Bitters help all such cases or no pay. Try them 5c. For sale by your druggist.—Advertisement.

Children Hate Oil Calomel and Pills

"California Syrup of Figs" best for tender stomach, liver, bowels—tastes delicious.

Look back at your childhood days. Remember the "dose" mother insisted on—castor oil, calomel, cathartics. How you hated them, how you fought against taking them.

With our children it's different. Mothers who cling to the old form of physic simply don't realize what they do. The children's revolt is well-founded. Their tender little "insides" are injured by them.

If your child's stomach, liver and bowels need cleansing, give only delicious "California Syrup of Figs." Its action is positive, but gentle. Millions of mothers keep this harmless "fruit laxative" handy; they know children love to take it; that it never fails to clean the liver and bowels and sweeten the stomach, and that a teaspoonful gives today what a sick child tomorrow.

Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has full directions for babies, children of all ages and for grown-ups plainly on each bottle. Beware of counterfeits and see that it is made by "California Fig Syrup Company." Refuse any other kind with contempt.—Advertisement.

Unwritten Law to Be Young Woman's Plea Before the Law

When Sebastiano Sorino, 21-year-old girl, who killed Santo Delucca, aged 25, her faithless lover, March 15, is placed on trial today on a charge of manslaughter her defense will be the unwritten law and she will bring with her into district court a 4-month-old baby of whom Delucca was the father.

If a jury decides the unwritten law did not justify her act, the girl must be convicted, for she confessed to police officers that she killed Delucca and eye witnesses saw the deed.

The girl passed Delucca at Tenth and Douglas streets the evening of March 15. He scooped at her and she shot him twice with a revolver. "I'm glad I killed him," she cried shortly afterward.

Delucca and Miss Sorino formerly lived in the same village in Italy. During their voyage to America they became sweethearts and were to have been married. The girl is said previously to have had a good reputation.

MRS. STENCER UNCONSCIOUS WHEN FOUND BY HUSBAND

With the windows closed to keep out the cold air, Mrs. D. E. Stencer, 1908

Habeas Corpus Suit Tests Right to Send Man to County Jail

A habeas corpus suit to test the legality of the practice of Police Judge Foster of sending prisoners convicted of violating city ordinances to the county jail was instituted in district court Saturday by Frank Davies, convicted and sentenced on a charge of vagrancy.

Davies asserts that he is held illegally by the sheriff because the police judge exceeded his authority in sending him to the county instead of the city jail. A hearing will be held Monday. Attorneys say that the court may refuse to consider the question on the ground that a convicted offender has no right to complain of the nature of a jail. If the court takes this position it would still be possible for the county or city to bring suit to test the police judge's authority.

County officials assert that the practice of Judge Foster results in filling the county jail with prisoners whose board costs the county 50 cents a day per person under the charges made by Sheriff Meagher. They say it is practically impossible to collect from the city the amounts due from this source.

Paralegal Advertising is the Road to Business Success

BULL PUP ADOPTS MAN FROM BURLINGTON STATION

Being adopted by a cute little bull pup was the novel experience of George Rolan, a colored employe at the Burlington depot this week. The dog wagged its stump of a tail and cocked its trimmed ears with joy when the man petted the canine visitor. But when Rolan decided to go home with him and board at his home, Rolan got worried. Now he is trying to find the owner of the dog, which he says must be valuable, as it has all the fine points of a thoroughbred. In the meantime, Rolan still resides at Rolan's home, 123 Pacific street, and is running up quite a board bill for his owner to pay when the dog is claimed.

FATHER RIGGE LEARNS TO USE WIRELESS APPARATUS

Father Rigge of Creighton university is progressing rapidly in his work with the newly installed wireless electrical apparatus at the university. He now is able to communicate with Arlington. The government station near Washington, D. C. He began his work with the wireless on November 22 without previous experience.

South Twenty-fifth street almost lost her life last night when in some manner one of the gas jets went out. She was unconscious when found by her husband, Dr. Daily was called and he succeeded in reviving her.