

More Life Insurance for Less Money. Before deciding on your insurance...

Northwestern Mutual Life Insurance Company of Milwaukee. MANN & JUNOD General Agents.

Equitable Life Assurance Society of the U. S. Assets over \$500,000,000. Paid Policy holders over \$815,000,000.

Obeys That Impulse! Not the man who INTENDED but the man who INSURED left provision for his family.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO. HARRY O. STEEL General Agent.

WHEN BUYING LIFE INSURANCE consult one who knows the life insurance business. Clarence N. Anderson, 430 Bee Building, D. 2266, Omaha, Nebraska.

"State Mutual Life" OF WORCESTER, MASS. ONE OF THE OLDEST—69 YEARS—and Best Companies on Earth. W. H. INDOE General Agent.

ORGANIZED 1848. The Mutual Benefit Life Insurance Company of NEWARK, NEW JERSEY. GEO. T. BLANDFORD, General Agent.

43 Per Cent. Last year the death losses of The Bankers Reserve Life Company of Omaha aggregated only 43 per cent of the expected mortality cost.

WHEN A MAN LIVES CLEAR UP TO HIS INCOME He owes it to himself and his business to provide adequate life insurance. TOM KELLY "THE INSURANCE MAN" Eighty Millions Assets.

A. J. LOVE, President. FRANK J. HASKELL, Sec'y. Love-Haskell Company Every Known Kind of Insurance.

Let the Buyer Beware. SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE. GALLAGHER & NELSON General Agents.

\$4,900,000. The figures above represent the amount of insurance in force in The Midwest Life. THE MIDWEST LIFE H. E. SWELL, President.

Spend money to save money. If you have anything to sell invest a small sum in Bee classified advertising. Money is saved by judicious spending.

Notes from the Insurance Field

CHASING THE ARSON TRUST. First Conviction of Insurance Promoter of Incendiarism. FIRES BOOST THE BUSINESS. The More Fires, the Larger the Patience of the Premium-Remarkable Maxims of Insurance Men.

New York Bill is Against Outside Brokers' Insurance. One result of the labors of William S. Ellison, special investigator of fire insurance...

BRITISH HEALTH INSURANCE. Far-Reaching Measure of Social Reform Now in Full Swing. HOW THE SYSTEM STARTS OUT. Various Benevolent and Fraternal Agencies Assist the Government in Making Law Effective.

New York courts are proceeding vigorously against members of the "Arson trust" both the first and the insurance promoter. In Chicago the authorities are digging into the operations of "Gasoline Sausage Crew"...

The master in chancery appointed by the federal court of Indianapolis to hear the insurance controversy in the Knights of Pythias, in a report just filed sustains the action of the supreme lodge in creating the fifth, or higher rate, class, and in using the reserve to finance it.

"The great fight with the scourge of consumption has commenced, and there has been no 'waiting period' for this benefit. Sanatoria have been in use in many counties since last August. Sufferers from the disease, whenever possible, contrived to be at work when the act came into force at the end of July...

In his testimony Stein told of having been hired by Rubin to pull off a job on himself. Because he had changed bosses Stein moved his personal belongings to a strange part of the city. Rubin issued or procured the policy. Stein pulled off the fire. Rubin adjusted the loss, \$400 and got \$100 for his commission. He wanted \$100 but Stein closed his fist on \$240.

Losses in the west so far in February have been unusually heavy. A number of companies reporting loss ratio for the first half of the month of considerably more than 100 per cent. This is partly accounted for by the cold weather which prevailed over much of the west during the first half of the month, causing an unusual strain on the heating appliances, fires, etc.

"We are now in a position to realize the enormous influence which the measure will have on the domestic life of the nation, and also to tabulate the numbers in the respective approved societies. The fear, expressed by many prominent politicians, that a large proportion of the people would be deposit contributors under the act, without any real insurance safeguard, has proved to be groundless. When the figures are made public it will be found that only about 400,000 persons are outside the approved societies which undertake to give the scheduled benefits.

Responsibility for incendiarism is directly charged against insurance men by Arthur MacFarlane, special writer in Collier's Weekly, in his third article on the subject: "We regard our fire insurance companies," he says, "as our natural protectors from fires and crooks. The truth is that all our powerful stock fire insurance companies must do gain by fire and our present huge increase in fire losses."

Second to St. Patrick in the heart of every true Irishman and woman is Robert Emmet. Ever since his sad fate after the march in 1805 to seize Dublin castle with a handful of conspirators he has been immortalized to that nation.

"The postoffice depositor is, of course, only the result of the granting of complete self-government to these various societies. They claim free selection of members, and, as all insured contributors have free choice of society, there must be a suitable provision for the balance of the workers. The postoffice was chosen because it is a state machine to hand. The deposit contributors contain the best and the worst of the weekly wage-earners. The industrial workman who dislikes all unions and who is opposed to state insurance in any form may decline to enroll himself in a society; but he is a very good risk from the medical point of view. In fact, the bulk of the deposit contributors are now found to be domestic servants and agricultural laborers, who belong to the healthier portion of the community. The rejects of the various societies must necessarily be in this section; but I am not overstating it when I assert that, taking this entire group, it will be found to be, on the average, nearly as good as those in the various societies.

Every stock fire insurance company is in essence a group of individuals who, as contributors of so many thousands of dollars apiece, have set up a kind of gambling bank. "So to describe it is neither fanciful nor gratuitously insulting. You will find substantially the same comparison in Hadley's 'Economics,' and in the monumental volumes of Schilling and Schenber, or Ray and Berles. "With \$200,000 or \$500,000 or \$1,000,000 the organizers of a stock fire insurance company set up their 'bank.' And they announce themselves prepared to bet the owner of insurable property that within one year or two or three he will not have a fire. The presumption is that he is honest and will himself do all he can to prevent the fire; but, despite that, it may come. The company lays odds of 60 or 100 or 500 to 1 that it will not. And it makes the odds, or rates, so favorable to itself that even if one property owner in the 50 or 100 or 500 should have a fire, the wagers or premiums it has received from the other 10 or 99 or 499 will leave it a profit.

So it follows that where you find one of his countrymen you will also find one of his admirers and where you locate more than one there is generally some sort of celebration, at least once a year, to commemorate his memory. The day set aside is usually the date of his nativity, March 4. This year, however, the Irish Fellowship club and the Emmet Monument association in Omaha will observe the occasion on February 27. The variation was made because the outlook promised some difficulty in securing a good speaker on the preferred date. The celebration this year will be held at the Henshaw, where after a banquet there will be a speech by Edward Dunn of Mason City, recently candidate for Governor of the state of Iowa. There will also be a musical program at which Miss Nell Donahue and Clinton R. Miller will give vocal solos.

"The only benefits to which this group is entitled are such as can be purchased by the money actually subscribed on their account. They lose any guarantee of support from their fellow workers. A strict definition of the difference between the employed persons who are in and those outside approved societies would be that the latter simply lose the benefit of combination, but the same payments are made on their behalf. "Approved Societies. "The approved societies which have been formed may be reviewed in four groups. "1. The old friendly orders, the chief of which are the Manchester Unity of Odd Fellows, the Foresters, the Hearts of Oak and the Rechabites. "2. The industrial life insurance societies and companies. The more conspicuous are the Prudential, the National Amalgamated, and the Victoria Legal. "3. The trades unions. This group includes the Dividing societies, the National Deposit, the Holloway societies and special groups, such as 'Domestic Servants,' 'Jewish,' 'Catholic,' 'Temperance,' 'Wesleyan,' etc."

"But there is more than this. If the honest property owner does have a fire in this speculative gambling he is still the loser. There must, therefore, be something to induce or compel him and his 49 or 99 or 499 fellows to play in the first place. The only thing he can furnish the compulsion is fire, or the danger of fire itself. And it is for this reason that all well capitalized stock fire insurance companies must always want a certain number of fires to occur. "Every business has its own private business secret. This is the private business secret of stock fire insurance. To the outsider it may seem an incredible paradox. But to the practical insurance man it is the veriest commonplace."

Inspired by cocaine, an unidentified negro of gigantic proportions startled persons on lower Farnam street last night by dashing at full tilt up the middle of the street, naked. Patrolman Pipkin saw him and gave chase, but the negro was fleet of foot and at Thirtieth and Farnam he turned south and sped around the block, disappearing finally in the innumerable negro shanties near Tenth street and Capitol avenue. The black giant made his appearance and disappearance within a space of five minutes, going apparently to the same place where he started. In his wake he left crowds of spectators wondering how he could withstand the cold. The thermometer registered around 20 degrees.

"The laboring men of Omaha have started a movement to erect a temple and they have issued the following appeal to the business men of the city: "Every employer of labor in the city of Omaha has an opportunity now of doing something in a 'way' for organized labor. You have always talked and said in the smoothest way that you wanted to help better the conditions of labor and assist in uplifting labor. Now, if you want to help in the real way, put your shoulder to the wheel and assist in building the greatest monument to labor in Omaha, the Union Labor temple, to be erected at a cost of not less than \$100,000. It will be seen by almost every visitor to Omaha and will show what Omaha really intends to do. The building will be four stories high and will contain halls for the various meetings, reading rooms, billiard rooms, bathrooms and all modern conveniences, and will be truly a workman's club. The men in the unions are to contribute one-half and the balance is expected from the merchants and the employers of labor. This cause should have the financial support of everyone in Omaha who is able to contribute. It is endorsed by nearly all the unions, the Commercial club, the Ad club and many other Omaha public clubs, and when the committee comes to see you, open your purse-strings and help the project along. J. T. Brillhart is the authorized representative to receive subscriptions for the same."

Listen to Insurance Men. Edward Milligan, the vice president of the Phoenix of Hartford, testified recently before the Illinois insurance commission. "Speaking for the company, I believe for the fire insurance companies," he said, "I should say that the reduction of the fire waste would not be a profitable thing. I think, Mr. Chairman, that as a business fire insurance is conducted by companies—like the one I represent—with most satisfaction and with larger profits in the years when fires are plenty, a good number of fires means a good premium account. "A good fire is sometimes the best advertisement of the business," says John G. Wickser, the president of the Buffalo German Insurance company. A story is told of a new local agent of a great Hartford company who was boasting to his district manager that he had not had a fire in years. "Yes, you—fool," replied his manager, "and it's about time you were getting us a little advertising!"

A Remarkable Railroad Run. The Missouri, Kansas & Texas Railway system has just made what in railroad circles is said to be one of the most remarkable runs ever reported. Leaving Kansas City at 11 o'clock Wednesday morning with the Standard Land company's special train of nine cars, they arrived at Houston at 1 p. m. Thursday. This is practically a thousand mile run, which was made in twenty-six hours. This run covers five railroad divisions, involving five changes of engines and crews, besides several other stops. The Standard Land company, formerly of Lincoln, now of Omaha, is the largest land selling company in the United States and runs its own special train twice each month from Kansas City to southern Texas and return. This company has sold nearly \$50,000 worth of land since January 1, 1913. This is probably the largest volume of business transacted by any company or individual in the state of Nebraska or Missouri for the first two months of the present year.

"The persistent and judicious use of Newspaper Advertising is the Road to Business Success. LABOR MEN TO SOLICIT FUNDS FOR NEW TEMPLE. The laboring men of Omaha have started a movement to erect a temple and they have issued the following appeal to the business men of the city: "Every employer of labor in the city of Omaha has an opportunity now of doing something in a 'way' for organized labor. You have always talked and said in the smoothest way that you wanted to help better the conditions of labor and assist in uplifting labor. Now, if you want to help in the real way, put your shoulder to the wheel and assist in building the greatest monument to labor in Omaha, the Union Labor temple, to be erected at a cost of not less than \$100,000. It will be seen by almost every visitor to Omaha and will show what Omaha really intends to do. The building will be four stories high and will contain halls for the various meetings, reading rooms, billiard rooms, bathrooms and all modern conveniences, and will be truly a workman's club. The men in the unions are to contribute one-half and the balance is expected from the merchants and the employers of labor. This cause should have the financial support of everyone in Omaha who is able to contribute. It is endorsed by nearly all the unions, the Commercial club, the Ad club and many other Omaha public clubs, and when the committee comes to see you, open your purse-strings and help the project along. J. T. Brillhart is the authorized representative to receive subscriptions for the same."

"Were there no fires," says the general manager of the Scottish Union and National Insurance company of Edinburgh, "there would be no insurance business; and, on the other hand, the greater the fire damage, the greater the turnover out of which insurance companies make their profit." Speaking tonight as manager of a fire insurance company, he says we cannot make profits for our shareholders without fires, and further, that within certain well-defined limits we welcome fires. "Larger causes of the flourishing condition of the arson business in this country are laid to the fire investigations and the arson laws. "We have made it easy," says the writer, "by negative, incompetent and absurd investigations of fires, for the crime to remain undetected. In New York and Chicago and Philadelphia one deputy fire marshal, at about \$3 a day, is expected to 'investigate' anywhere from thirty-five to fifty fires a week. "The chief trouble with the arson laws

is that they were drawn up without any notion that in time it might be profitable for men to burn their own property."

California Woman Seriously Alarmed. "A short time ago I contracted a severe cold which settled on my lungs and caused me a great deal of annoyance. I would have had coughing spells and my lungs were so sore and inflamed I began to be seriously alarmed. A friend recommended Chamberlain's Cough Remedy, saying she had used it for years. I bought a bottle and it relieved my cough the first night and in a week I was rid of the cold and soreness of my lungs," writes Mrs. Marie Gerber, Bay Vista, Cal. For sale by all dealers.—Advertisement. Persistent Advertising is the Road to Big Returns.

Counterfeit Dollars. buy trouble, but a genuine quarter buys Dr. King's New Life Pills, for constipation, malaria, headache and jaundice. For sale by Beaton Drug Co.—Advertisement. The persistent and judicious use of Newspaper Advertising is the Road to Business Success.

Officer Sam Egan Leaves Hospital. Sam Egan, one of the best liked members of the Omaha police department, who for the last two months has been ill at the Wise Memorial hospital, left there yesterday to go home. Officer Egan has been suffering from stomach trouble and for a time it was thought that he would not live. He will resume his duties in the department soon.

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NATIONAL FIDELITY & GUARANTY CO. OMAHA, NEBR. 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.

J. H. Mithen Co. INC. 921-4 CITY NATIONAL BANK BLDG. Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass. INSURANCE. Good Opening For Producers. CONTINENTAL CASUALTY COMPANY. Largest exclusive Health and Accident company in the United States. LEWIS V. CRUM, District Manager. 511 Paxton Block.

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.

WALTER A. YONSON W. LEROY WILCOX B. L. BALDWIN & CO. Established 1891. 509-10 First National GENERAL INSURANCE Telephone Doug. 271.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS 1511 Dodge Street. Phone Douglas 186.

MARTIN BROS. & CO. GENERAL INSURANCE BARKER BLK. TEL. DOUG. 735.

INSURANCE RATES ARE LARGELY THE SAME, BUT THERE IS A DIFFERENCE IN SERVICE RENDERED. See Me — I adjust losses. Nat Meister GENERAL INSURANCE 1313-14 CITY NATIONAL BANK BUILDING. D. 1703.

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.

BALDRIGE-MADDEN CO. GENERAL INSURANCE Phone Doug. 300. See Building.

--INSURANCE-- FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER BURGLARY—HEALTH and ACCIDENT ALFRED C. KENNEDY 209 First Nat'l Bank Bldg. Phone Douglas 722.

"LION" BONDS Are worth 100 cents on the dollar. It costs you no more to cover your employees with a dependable bond than it does with a questionable one. Our Bonds are Free From Technical Phrases. Lion Bonding & Surety Co. W. O. W. Bldg. Phone Douglas 678.

Beeman's Insurance Agency ALL KINDS OF INSURANCE D. 3959 W. O. W. BLDG. Insurance, in All Its Branches —AT— Webster, Howard Co. Phone, Douglas 970. 286 Bee Bldg.