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FOR LESS MONEY

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For Nebraska and South Dakota
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Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD
General Agents
538-544 Brandeis Building, OMAHA

Notes from the Insurance Field

ACTIVITIES OF FIREBUGS

Analysis of the Operations Throughout the Country.

BUSINESS MOVES BY SCHEDULES

How "Spontaneous Combustion" Destroys Unprofitable Stocks of Goods and Buildings—Spur of Insurance Money.

Arson's mighty toll of \$250,000,000 a year in the United States and Canada serves as a show window in which Arthur E. McParlane exhibits the various activities of firebugs hustling for insurance money. This particular exhibit, the second of the series in Collier's Weekly, deals with "Arson by Schedule."

"Professional arson," he says, "now has its 'retailers' and 'wholesalers,' its 'mortgage fixers' and 'assignees,' its bands who specialize on stores, on loft factories, on stables full of horses. A really up-to-date organization, as was shown recently in Chicago, does everything from procuring the insurance to collecting it. There is every indication, says one insurance authority, that New York has a regular fire exchange." But there is worse than that. In the tenements of New York and Chicago and Cleveland and Paterson and Pittsburgh arson is taught as in a school.

"Between January 1, 1909, and July 31, 1912, thirteen tenement houses in one row gave fifty-six fires. Another row gave its fifty-three, another its forty-eight. Individual houses had their seven, nine, fourteen! One can follow arson through the streets of our great cities as one can follow it by families, as other forms of crime have been followed in the chronology of the Jukes. In East New York there is a family known to insurance lecturers as 'the family with 100 fires.' Chicago has great tenement districts which, if the risk can be measured by the insurance rate, are now more dangerous than our powder mills.

Decrease in Fire Losses Shown in the January Record

The losses by fire in the United States and Canada during the month of January, as compiled from the annual report of the New York Journal of Commerce and Commercial Bulletin, aggregated \$30,193,250, as compared with \$55,633,120 in January last year, and \$32,322,450 for January, 1911.

During January this year there were no less than 36 fires causing a loss of \$10,000 or over in each instance. This compares with 556 fires of a like destructive character during January, 1912, when the number of serious fires greatly increased the number of serious fires.

The principal large fires during the month just closed were as follows:

Kansas City, Mo., office building	\$250,000
Chicago, Ill., business block	200,000
Mason City, Ia., hotel, newspaper plant and other	200,000
Calgary, Alberta, meat packing plant	200,000
Edmonton, Alberta, general business houses	200,000
Cleveland, O., garage and hotel	200,000
Newark, N. J., storage warehouse	200,000
Trenton, Ont., block of business houses	200,000

STATE INSURANCE A FAILURE

Mail Order Methods Fail to Secure Applicants for Policies on Lives.

AGENTS ARE FOUND NECESSARY

Advertising and Clerk Hire Writing Letters Exceed the Cost of Maintaining Agents in the Field.

"When one scans the vast figures of life insurance and sees the enormous amount in force, it is compelled to take off his hat to the men in the field, who have been largely responsible for this magnificent achievement. Had there been no agents persistently and faithfully canvassing the people, the amount of insurance would show a much different result," says the Underwriter.

"It is interesting to dissect the report made on the Postal Life by the New York department in the effort to ascertain whether insurance by mail is really successful and if it is gotten at less cost than through the medium of agents. While perhaps the plan has not been tried sufficiently long to reach an exact conclusion, yet the figures so far indicate that the cost of advertising and postage expense, together with the salaries of those required in writing letters to prospects, are in excess of the agency method. One letter will not bring an application. Much correspondence back and forth ensues. This requires time and money.

"After all, there is no producing factor that can be compared with the agents that give the life insurance business that personal touch that it needs. Applications are hard enough to secure by personal solicitation. To close them by medium of a letter is much more difficult.

"The much-exploited state life insurance scheme in Wisconsin so far is a dismal failure. But a few applicants have come in. The theory of reducing cost by applicants voluntarily seeking insurance and thus eliminating the agent's commission is beautiful in theory, but in practice the personal power and persuasion of the agent has to be present to secure the signature.

"One of the papers thus refers to the state plan of Wisconsin:

"Applications for state life insurance made possible by the act of the 1911 legislature are coming into the office of the state insurance commissioner so slowly that the plan threatens to be a failure. Only about twenty-five applications, accompanied by money to pay for the yearly premium, have been received in two months. More than 3,000 inquiries not only from Wisconsin, but from various states, have been received asking for information concerning state insurance and the conditions under which it is to be issued. No provision for advertising was made by the legislature when the law was passed. Neither is a fund available for solicitors, agents or managers. All the publicity the movement will get is by sending out literature explaining the matter in which the policies are issued."

J. H. Mithen Co.
INC.
921-4 CITY NATIONAL BANK BLDG.

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

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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.

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.

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CHARLES L. KOPFER,
Special Agent.
J. C. HITCHMAN, Special Agent.

OFFICES:
638-642 Brandeis Bldg. Omaha.

THE Union Central Life Ins. Co.
OF CINCINNATI, OHIO

HARRY O. STEEL
General Agent.
311-313 Brandeis Bldg. Phone D 2163

WHEN BUYING LIFE INSURANCE consult one who knows the life insurance business; one who is able to advise you the best form of policy FOR YOU.

There are more than 40 different kinds of policies issued. Get the form best suited to your condition in life. Write or call.

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.

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General Agent
652 Bee Building, OMAHA

ORGANIZED 1845.

The Mutual Benefit Life Insurance Company
OF NEWARK, NEW JERSEY

GEO. T. BLANDFORD,
General Agent.
415-16 City National Bank Bldg. Omaha, Nebraska.

Did You Get Any of This Money?

Coincident with an enormous increase of business during the last five years

The Bankers Reserve Life Company of Omaha
increased its payments of annual dividends to policy holders as follows:

1907—\$50,444.00
1908—\$64,582.00
1909—\$81,787.00
1910—\$98,028.00
1911—\$108,609.00

No other life company pays larger dividends in proportion to business in force.

WHEN A MAN LIVES CLEAR UP TO HIS INCOME He owes it to himself and his business to provide adequate life insurance—the unexpected is always happening. See

TOM KELLY "THE INSURANCE MAN"
EIGHTY MILLIONS ASSETS Douglas 861.

A. J. LOVE, President. FRANK J. HASKELL, Sec'y.

Love-Haskell Company
Every Known Kind of Insurance

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Let the Buyer Beware

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

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

REINSTATE YOURSELF

How? By buying a policy in a company which will permit you to do so.

Yes, without a new medical examination.

When? By paying the premiums in default with interest at any time while the policy is in force as extended insurance. Extended insurance becomes automatic after the payment of three premiums.

This is only one of the many favorable provisions contained in our policies. For rates and other particulars call or write

H. E. SWELL, President. THE MIDWEST LIFE A Nebraska Company.
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General Agents, Rooms 1313-1315 City National Bank Building, Omaha.

Your opportunity may be here--

The real estate bargains and business chances which are offered in the classified section of The Bee are among the best presented by any paper in the west. Hundreds have gained immensely through reading these pages and taking advantage of the opportunities presented there. Phone

Tyler 1000

Effect of Rate War On Modern Woodmen Membership

According to the Chicago Record-Herald the controversy of the Modern Woodmen of America over the proposed increase of rates, which has now been abandoned, had an injurious effect on membership. This was over 1,000,000 at the beginning of last year, but the order entered the year with a membership of 80,968. There were 80,222 members in temporary suspense over sixty days and less than six months and 27,508 members in temporary suspense less than sixty days. Now that the advanced rate question has been abandoned, it is believed that many of these will return, that being the cause for their retirement.

Miss Murphy Returns Thanks for Check

The following letter relative to an insurance picture published in The Bee is self-explanatory:

"OMAHA, Feb. 11.—National Fidelity and Casualty Company, Omaha—Gentlemen: I wish to thank you very much for the check you sent me in lieu of three months Ak-Sar-Ben policy, as winner in the competition in The Sunday Bee of January 26, 1912.

"I submitted the slogan, 'Accidentally injured, but safely insured,' and in view of the fact that you awarded this prize to me through a spirit of fairness, although no company issues a policy of this kind to a woman, and offered to give me a check in lieu of the same, your action is very much appreciated by me. Many other companies would have awarded the prize for a less meritorious answer to a man in order to avoid any complications.

"Thank you very much for this very fair settlement and I wish you all success. Very sincerely yours,
"MISS MARY H. MURPHY."

NO INSURANCE AND HIS BODY IN POTTER'S FIELD

In a recent news article in the Chicago Tribune the last sentence, "He left no insurance," preaches a sermon and tells a significant story. It speaks in a language all can understand. The article is:

"On New Year's day last year the Langs entertained friends at their handsome apartment on Millard avenue. Mr. Lang, then a prosperous real estate broker, exchanged congratulations with his guests for health, wealth and happiness for the coming year. Their daughters, high school students, had their friends at the house, too, all happy.

"On New Year's day this year, Mrs. Lang, now reduced to working as a housekeeper in other households, spent the day on the second floor of a small frame building on West Fourteenth street. With her were her daughters, one 16 and the other 18 years old. Both of the girls were sick and tired from long hours of unaccustomed work behind the counters of a loop department store.

"The father's body lies in the potter's field in Portland, Ore. He left no insurance."

Seasonal Fire Arrangement

Still more interesting is the demonstration of the "seasonal" arrangement of fire, particularly in seasonal businesses. Just as December and January are the inventory and settlement months when Dun's or Bradstreet's look for an increase of failures, so the fire insurance president knows that December and January will always bring an increase of fires.

"The midwinter cold is the obvious explanation," asks Mr. McParlane with sarcasm. "The midwinter cold causes its dozens of wretched little household fires. But it does not start the fire which counts, the \$100,000 'burn out' with total loss, on the seventh floor of the steam-heated, 'fireproof' loft building or manufacturing plant."

Mr. McParlane demands some other explanation than a thermometer one for the fact that December's fire loss will normally run ahead of February's by from \$3,000,000 to \$4,000,000. He goes on to show where fires can be prophesied by seasons.

"For example, unprosperous summer hotels become unusually dangerous risks in October and in November, while winter resort hotels burn briskly in April and May. Spring and autumn, when winter and summer clothes are useless, except for insurance purposes, witness epidemics of little 'closet fires' in the tenements. It goes without saying that this year's hats and muffs must next year be sold at a heavy discount because they are out of fashion. Therefore, in those months, when the hat makers, the clothing maker's and the fur maker's have finished stocking up the jobbers and hatters and have not yet commenced manufacturing for next year, the insurance companies expect an increase of fires in these trades. The expectation is rarely disappointed. The seasonal fur fire has been a fireman's joke for years.

"On one occasion an insurance broker visited a New York agency to get more insurance for a big loft tenant. As the agent knew, this was the time of the year when that tenant would not normally need more insurance. He used the telephone and ascertained the worst. A sprinkler order had been issued against that establishment. Instead of increasing the insurance, the agent ordered it canceled at once. He was too late. By the conditions of the standard policy he

Methodist Ministers Recommend Chamberlain's Cough Remedy

Rev. James A. Lewis, Milaca, Minn., writes: "Chamberlain's Cough Remedy has been a needed and welcome guest in our home for a number of years. I highly recommend it to my fellow as being a medicine worthy of trial in cases of colds, coughs and croup." Give Chamberlain's Cough Remedy a trial and we are confident you will find it very effective and continue to use it as occasion requires for years to come, as many others have done. For sale by all dealers.

Suit Against Admiral Dewey

WASHINGTON, Feb. 15.—Admiral Dewey's dog bit William T. Johnson last July, so Johnson today sued the admiral for \$25,000. The pup was in charge of the admiral's room when Johnson made him a defendant, too.

Jay D. Foster **Joseph Barker**

Foster-Barker Company
Successors to H. E. Palmer, Son & Co.

Fire, Liability, Automobile, Burglary, Tornado, Accident, Plate Glass, Bonds, Etc.

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MARTIN BROS. & CO.
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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
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J. O. Talmage, Manager. M. E. Lasse, Assistant Manager.

BALDRIGE-MADDEN CO.
GENERAL INSURANCE
Phone Doug. 800. See Building.

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