

News of the Insurance World

New Features in Life Insurance.

The year 1910 has witnessed many remarkable happenings in the life insurance business. A noticeable feature has been the large number of policies sold to corporations as protection against loss by the death of partners or executives. Many of the life agents throughout the country have been busy in the feature of commercial life insurance, and as a result have reaped a rich harvest in commissions. A notable instance of this is the case of the Mutual Life, in a review of his business for the year, names thirty commercial firms which are paying premiums for policies on the lives of their officers and executives. His sudden death might so impair the credit of the business as to force it into bankruptcy. Life insurance, it is argued, would immediately produce the cash with which to tide over the emergency. Another illustration is offered in the case of a corporation contemplating the issuing of bonds. The death of one man might so disrupt the organization that in the event of liquidation the bonds would fall far short of redemption of the bonds in full. An endowment policy on the life of the man for the amount of the bond issue and for the express purpose of safeguarding buyers of bonds would place the corporation in possession of enough ready money in the event of death to redeem the bonds at once.

Rates to Be Increased.

Representatives of the National Fraternal Congress and the Associated Fraternities, who have been working with the insurance commissioners of several states for a uniform fraternal bill, met in Chicago last week and passed upon the main points of the measure to be submitted to the state legislatures next year. The result of the conference clearly shows that holders of assessment certificates, said to number more than two millions, will be called upon within the next few months to pay a higher price for their insurance if they continue to hold them. The view of C. H. Robinson, secretary of the committee, said: "In many ways this is the most radical and stringent bill for the control of the fraternal societies ever drawn. They must show a higher valuation of certificates, and about three-fourths of the societies will be forced to increase the contributions from their members in order to accumulate the required reserve."

Regarding Accident Policies.

At a conference last week between the insurance departments of New York and Massachusetts, several questions came up respecting the new laws of both states which go into effect January 1, next, the purpose of which is to regulate the issuance of accident and health insurance policies. Regarding the issue of certificates issued before that date and which have no provision giving the insured the right to cancel the policy at any time, the question was raised whether or not these so-called "permanent" policies will be considered as having been issued before that date and which have no provision giving the insured the right to cancel the policy at any time. It was decided that although it is a close question whether or not these so-called "permanent" policies will be considered as having been issued before that date and which have no provision giving the insured the right to cancel the policy at any time. It was decided that although it is a close question whether or not these so-called "permanent" policies will be considered as having been issued before that date and which have no provision giving the insured the right to cancel the policy at any time.

One Experience Enough.

A certain Dutchman, owner of a small house and placed on it an insurance policy for \$500,000, although it had been built for considerably less. The house burned one night and the Dutchman put in a claim for full amount early the next morning.

The officers of the insurance company naturally refused to pay more than the actual value of the house, about \$600. He expressed his dissatisfaction in powerful English. Intending to remain with some very choice Dutch expressions.

In reality, the agent for the insurance company stated: "If you wish to get a better house, build a larger and better house than the one burned, and we are positive it can be done for less than \$600." The Dutchman, however, objected, and at last was compelled to take the \$600. Some weeks after he had accepted the money in a so-called "settlement," a life insurance agent who wanted him to take a policy on his wife.

"If you insure your wife for \$2000," the agent said, "among other arguments, and she should die, you would have \$2000 to replace your heart."

"Follower and blither," ejaculated the Dutchman, "you insurance fellows are all the same. If I insure my wife and my wife dies, I go to the office to get my money, do I get all her money? Nien, nien. You will say to me, she was not over two thousand dollars—she was only a little money. But if you don't like her money, dollars, you will give you a bigger and better wife." Exchange.

Heirs of Jurist in Court.

A bill of interpleader was filed in the superior court of Chicago last week by the New York Life, involving the sum of \$2000 on a life policy carried by the late Chief Justice Melville W. Fuller of the United States supreme court. Heirs of the distinguished jurist are named as defendants—Mrs. Maud Fuller, Fuller's daughter, his first wife, and Archibald B. Brown, husband of Mrs. Grace Weston Fuller Brown, who claims the money as the heir of his son, Melville Fuller Brown, who died in infancy. The circumstances concerning the policy are as follows: Justice Fuller took out the policy in March, 1881, at the time of the great Chicago fire. Mr. Fuller was living in Chicago and the policy, with other documents and personal effects of his, were burned in the fire. The original policy, it is claimed, was written in favor of his first wife and his children if they survived. One of the policies was not kept by companies as is the custom now, and in asking for a duplicate contract, Justice Fuller made an affidavit as to the character of the policy and a new one was made out to his heirs. The dispute now is as to the rights of the children in the policy and in money to have the matter properly determined and adjudicated the New York Life company has paid the money into court.

Newspaper Insurance Scheme.

It is not generally known that the late Sir George Newman, founder of the Tit Bits, the Star and other English publications, and a member of the British house of parliament, representing the Swansea (Wales) borough, was the originator of the newspaper insurance scheme which has been widely used by other publications for advertising purposes. After Mr. Bits had been running some years and was well established, a poor man was killed in a railroad accident, and a copy of the paper was found on his body. The man's widow, by some freak of circumstance, wrote to Sir George, a poor man himself, and asked for aid. This was the starting point of the insurance idea. Up to the present time the beneficiaries of readers of the paper, who have been killed in railroad wrecks, the plan was taken up by insurance companies as soon as its advertising advantages were seen, and contracts were made with other publications for similar protection, but the original paper, Tit Bits, always carried its own risk.

Utah Fraternal Order.

Utah has two life companies organized under its laws and still another in course of formation. Recently a new fraternal order saw the light of day in Salt Lake City, known as the Fraternal Federation of North America. It has a regular set of officers and is organized, the promoters say, for the purpose of combining fraternal benefits and benevolent objects under a plan where the membership of the federation pay no money for fraternal life insurance, but are furnished protection for a level premium in one of the life companies. The list of officers is as follows: William R. Kardon, grand president; August G. Lieberman, first grand vice president; Frederick Crowe,

second grand vice president; Edgar P. Houshopper, grand auditor; Whitford B. Wilson, grand secretary and treasurer. These officers have made a contract with the Philadelphia Life insurance company to furnish profit-sharing policies of insurance to their members at the regular old-line rates, which will be reduced each year after deducting a small percentage necessary to maintain a safe and reasonable net surplus above policy obligations. The National Corner bank of this city is the depository of the funds of the order, as well as for funds which are to be laid aside for a colony home for aged and disabled members and their widows and orphans. The first colony home will be established in Utah and will consist of a tract of 400 acres of land and the necessary improvements. The plan of housing the members will be on the cottage order, when provision will at first be made for a small number of members. It is also intended to provide full educational facilities, as well as the establishment of an industrial school. In short, the entire system is intended to revolutionize present social conditions by bettering the workman's condition and putting an end to all future strikes and strife. The charter has been approved by the state insurance department.

Insurance Notes.

The Equitable Life paid 339 death claims in the United States and Canada during October, the payments totaling \$1,085,924.

Darwin P. Kingsley, president of the New York Life, has been elected a director of the National Surety company of New York.

Salt Lake City has been favored with a visit from a number of leading insurance officials during the past few months. They are unanimous in saying that the city looks good to them for investment purposes.

The Home Circle Association of Utah, a fraternal beneficiary society, was incorporated last week.

Charles L. Hatfield has been appointed agency cashier in this city for the Equitable Life of New York.

The membership of the Utah Association of Life Underwriters now numbers thirty-one active field men. Three new members were admitted at last Saturday's meeting.

Henry J. Powell, president of the National Association of Life Underwriters, will spend next week and the officers of the Utah association are arranging to have the annual meeting and banquet held while Mr. Powell is here.

The suggestion made to the city council by L. C. Axtell, member of the Veterans' Firemen's association, that all fire hydrants be painted white, and to be more easily located at night, seems to meet with general favor among local fire agents.

The supreme court of Alabama has decided that the insurance law which exempts insurance policies from the insured's indebtedness is invalid.

The Intermountain Life Insurance company of Utah, now in course of collection, expects to commence writing insurance the beginning of the new year. It is reported that one-half of the proposed 10,000 shares have been disposed of.

New York will follow the lead of Chicago, Chicago is erecting an underwriting building on an extensive plan to accommodate all the local agencies in the city under one roof. A number of local agents declare it within the range of possibility for Salt Lake City to have one, too.

Auditor Billheimer of Indiana has revoked for one year the license of W. A. Keller, an agent of the Mutual Benefit Life at Fort Wayne. Keller's alleged offense was circulating misrepresentations of another company. The offending agent has given notice of appeal to the courts, which will prevent the revocation of the license until the case has been tried.

You Must Read This if You Want the Benefit.
J. W. Greer, Greenwood, La., suffered with a severe case of lumbago. "The pains were so intense I was forced to hypodermic injections for relief. These attacks started with a pain in the small of my back which gradually became fairly paralyzing. My attention was attracted to Foley's Kidney Remedy and I am glad to say after using this wonderful medicine I am no longer bothered in any way by my old enemy lumbago." Schramm Johnson, drugs, five stores.

"Intensely interesting," "historically correct," is the verdict of Utahns who have read Josiah F. Gibbs' latest work on the Mormon question, "The Mountain Meadows Massacre." The pamphlet of sixty pages is excellently illustrated, with engravings from photographs taken on the scene of the tragedy. The edition is going rapidly at the rate of two for \$50, three for \$1, six for \$1.50, postpaid.
THE TRIBUNE PUBLISHING CO., Salt Lake City, Utah.

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A few weeks ago we sold a merchant in a town a few miles from Salt Lake a National Cash Register for \$125. He only bought the register after a great deal of persuasion and with great reluctance, as he said he did not see how it could benefit him.

Last week he came in and traded this register, after using it a few weeks, for one of our latest model multiple drawer, electrically operated National Cash Registers. Asked why he had made the change he said that his business increased \$7.50 per day after installing his first register and he felt that he could now afford to buy the best.

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TODAY!	TODAY!	TODAY!	TODAY!
\$1.50 WHITE BED SPREADS Fringed with cut corners, special at each— \$2.68	\$7.00 PLAID BLANKETS All wool 11-4 size, special at a pair— \$4.48	\$3.00 DINNER NAPKINS 22 inches square, special at a dozen— \$1.88	\$3.00 COUCH COVERS Size 3 by 6, special at, each— \$1.48

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