

Life Insurance Business Is Increasing Every Year

THE business of life insurance is increasing in importance with every year. In the State of Utah there are but two life insurance companies organized, the Beneficial Life Insurance Company and the Continental Life Insurance & Investment Company, and with each year their business is increasing rapidly. During the year 1908 32 life insurance companies from other states were authorized to do business in Utah, and they had written \$7,314,182, while the Utah companies had written \$433,317. The total losses paid including endowments matured, were \$259,322 for the 32 companies and \$18,766 for the two Utah companies. These figures serve to show the deep interest taken in the subject by residents of this state, in providing for the families of those insured, and because of this interest it seems wise to hedge the companies about with conditions and requirements that shall make the business as nearly as possible absolutely safe.

The legislature of 1909 enacted a new law governing insurance which was to take the place of all other enactments that remained upon the statute books up to that time. In this law many provisions were placed to add security and protection to the people of this state against companies which had adopted

and carried out the ordinary "wild cat" scheme for getting business. The agents of these companies, by printed estimates and verbal representation of what the companies were doing, misled and misinformed many of their patrons to the great detriment to the business in this state. It seemed necessary to take such precautions as might be taken to stop this business and to elevate the tone and the character of men engaged in this work. To this end the larger portion of the law upon insurance is devoted to life insurance and the penalties and punishments are inflicted chiefly upon those agents employed in the life insurance business. Today there are probably as much character, as much intelligence and as much industry among the insurance agents of Utah as any state of the Union can boast of. No conspicuous examples have been needed but the simple fact that the law provides punishment of misdeeds seems to be sufficient to elevate the whole business. Some inequalities have crept into this law which its friends hope to have remedied at the next session of the legislature. Safe and solvent insurance companies have nothing to fear from the insurance department in construction of the law, and all agents it is promised will be held in check impartially.

Beneficial Life Insurance Company

A Home Concern Conducted by Home People

The Best There is in Life Insurance at Moderate Rates

Good, Safe, Reliable, Progressive, Conservative Business Methods

Reductions in Insurance Follow Improvements

LOCAL Manager Karl Scheid of the Board of Fire Underwriters of the Pacific reviews the situation in his district with satisfaction; and his district has been extended to include Utah and the 18 counties of Idaho, since the last Christmas News was printed. He says there have been no changes in the rates of insurance beyond some minor ones that always accompany changing conditions incidental to the growth of the communities in which the board operates. Rates tend downward as buildings now erected are of a higher, safer type than have prevailed in years past; more attention is paid to protection of walls, particularly in the matter of wire mesh glass and metallic shutters. Competition is very strong between the manufacturers of these two articles of safety. Mr. Scheid says the disadvantage under which the glass labors is that when melted by heat from without, the heat can reach articles that may be close by. Then, in the case of shutters, they may not be always closed. The side walls of the Judge building are provided with wire glass and metal window frames. In other buildings, as with the New-house structures, such precaution is not necessary. Mr. Scheid is emphatic in his approval of the introduction here of the automatic sprinkler system, in which Z. C. M. I. is the pioneer, having expended \$40,000 in installing the system. This consists of large tanks erected high above the building to be protected and connected with a system of piping equipped with fuse-operating spray nozzles, spread under the ceilings. Heat from burning objects

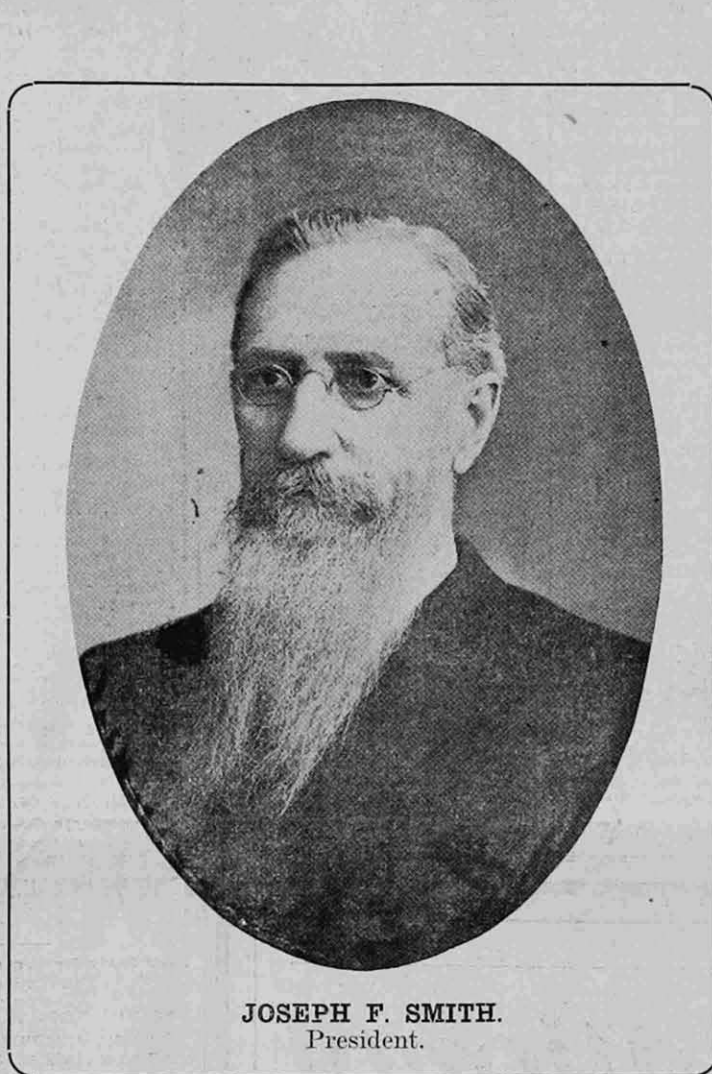
melts this fuse and the water is sprayed all over. Following the adoption of this valuable precaution the McDonald Candy Company, the Lambert Paper Company, the Smith-Eddy Drug Company, have followed suit, while the I. X. L., the Dinwoody and other local business houses are preparing to adopt the system. It is reported that the insurance rates of Z. C. M. I. have been reduced in consequence, on the building, \$1.93 to 56, and on contents, \$2.54 to 51. A preference has been made in favor of merchant lumber yards as compared with lumber yards connected with planing mills, as the risks of the latter are considerably greater than where there are no mills. Then rates have been reduced with the retail drug stores, as safer conditions now obtain in this line. Moreover, rates on dwellings in Idaho have been reduced for the same reason—there is not so much hazard. However, Mr. Scheid regrets one thing, that the fire alarm boxes in this city have been neglected, as the fire department has come to rely more on the telephone. Mr. Scheid recommends a speedy rehabilitation of the boxes and their use in every case of fire. He made a lengthy report a year ago to the board in San Francisco on the status of the waterworks system in this city, the report containing some special recommendations. But this year the matter of official inspection of the waterworks has been taken out of his hands and placed in those of the National Board of Fire Underwriters. This concern had seven experts out here two months ago giving the waterworks of Salt Lake a careful overhauling. They were to report to the mayor their findings, a procedure they carry out in every municipality visited. They came from Pittsburgh here and then went to Seattle. Mr. Scheid is pleased to state that Utah as a whole is in better shape regarding fire insurance than ever before.



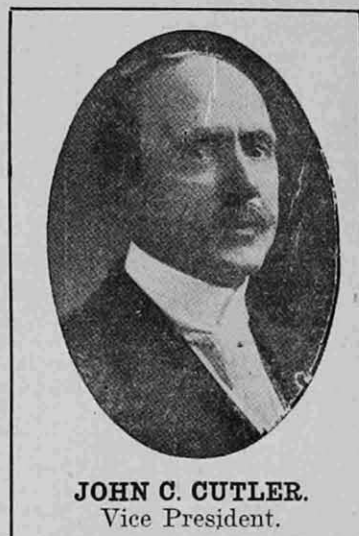
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Asst. Secretary.

Home Fire Insurance Co.

THE Home Fire Insurance Co. of Utah, which is now in its 24th year, reports a very satisfactory 12 months business. The company has branched out during the past two years, and now writes insurance in Utah, Arizona, Idaho, Wyoming, Washington, Montana, California and parts of British Columbia. In the near future it expects to enter Colorado and several other eastern states. As a preliminary to writing insurance in other states than Utah, the Home company has to undergo the severest scrutiny from the insurance commissioners in these states, and it is a pleasure to know that in each instance the Home has been given the highest kind of endorsement. The past few weeks the insurance commissioners from the state of Washington have visited Heber J. Grant & Co., general agents of the Home and with them have gone over the books of the company and have investigated all its assets, which are kept in the vaults of the Deseret National Bank. The commissioners were quite complimentary in reference to the company's standing.

As will be shown by the announcement of the Home Fire Co. in another part of THE Christmas News, its assets now exceed \$700,000.00. It has no liabilities whatever, aside from its capital stock, surplus, and undivided profits, except the customary amount held as a reinsurance reserve. The Home Fire assets are invested in the following rock ribbed commercial institutions: Zion's Co-operative Mercantile Institution, Deseret National Bank, Deseret Savings Co., Consolidated Wagon & Machine Co., Thatcher Brothers Banking Company, Logan, State Bank of Utah, Ogden Savings Bank, Oregon Lumber Co., Amalgamated Sugar Co., Utah-Idaho Sugar Co., etc. It also owns Main street realty valued close to \$100,000, and has large amounts placed on first mortgage loans. Heber J. Grant & Co. are the general agents of the Home and its officers and directors are as follows: Heber J. Grant, president; George Romney, vice president; H. G. Whitney, secretary; L. S. Hills, treasurer; George J. Cannon, assistant secretary; directors, Thos. G. Webber, Chas. S. Burton, David Eccles, Joseph F. Smith, Francis M. Lyman, John R. Barnes, John Henry Smith, Elias A. Smith, P. T. Farnsworth, L. S. Hills and John C. Cutler.

The Beneficial Life Insurance Company commenced business June 1st, 1905; Will be in their New Home, Vermont Building, Opposite So. Gate Temple Block, about January 1st, 1910

Year	Income	Assets	Insurance in Force
1905	\$33,233.82	\$107,927.76	\$754,500.00
1906	\$70,038.89	\$124,056.44	\$1,663,500.00
1907	\$103,721.47	\$165,314.05	\$2,482,300.00
1908	\$132,794.36	\$220,315.65	\$3,303,050.00

New Insurance Written During 1909 Will Exceed \$2,200,000

Two Million Acres Await The Ploughshare in Utah

OF absorbing interest to the farmers and agriculturists of the state has been the designation for entry of hundreds of thousands of acres of lands this year in Utah under what is spoken of locally as the "Smoot act," but which is known to the department of the interior as the enlarged homestead act of Feb. 19, 1909.

Under this act citizens of the United States may make homestead entry for an area of 320 acres, or less, of non-mineral, non-timbered, non-irrigable public land in the states of Colorado, Montana, Nevada, Oregon, Utah, Washington, Wyoming, and in the territories of Arizona and New Mexico. Lands containing merchantable timber, mineral lands and lands within a reclamation project, or lands which may be irrigated at a reasonable cost from any known source of water supply may not be entered under the above act.

Acting under instructions from the department of the interior George E. Fair, chief of the Tenth field division of the United States land office in this city, dispatched his agents last April to inspect the lands in the state included in the above description. The designation of 2,000,000 acres of such land was authorized in the state of Utah, half of this amount to be

nated this year and the balance during the year 1910.

The start was made in Boxelder county, the lands being selected by the agents and referred to the authorities in Washington. On June 25, the first list of lands open for entry was received at the land office in this city, from the department of the interior, Washington, which included thousands of acres in Tooele as well as in Boxelder county. This was followed three days later with a big list of lands in Millard and Utah counties. On July 12, the announcement was made that upwards of 80,000 acres were ready for selection in Garfield and Piute counties, and on July 23 the first list of lands in Beaver county was received. Two days later the list of Carbon county lands was received, and during September and October additional lands in Boxelder, Millard and Beaver counties were received along with the designation of hundreds of thousands of acres in Juab, Kane, Iron, San Juan and Washington counties. The people, who were waiting "the papers for the announcements of the different counties, immediately thronged the land office so as to be first on the scene and thus select the piece of land wanted. Many of those who came knew just what they wanted, having evidently been over the ground and familiarized themselves with locations and conditions. In all 1,262,336.13 acres of land were designated for entry this year under the Smoot act, and this land is distributed among the different counties of the state as follows:

County	Acres
Boxelder	388,819.68
Millard	122,101.48
Juab	81,975.31
Utah	38,449.92
Beaver	70,257.87
Washington	9,801.32
Kane	24,433.64
Tooele	47,139.51
Piute and Garfield	89,136.74
Carbon	7,040.41
San Juan	111,259.99
Iron	221,869.47
Total	1,262,336.13

The act has been a great blessing to many people of the state owing to the non-residence features. In taking up this land the farmer is not required to live on his selection, but to reside in such proximity that he is able to cultivate the required quantity each year. This should amount to one-eighth of the whole during the second year. On the third year and every year thereafter to the time of final proof, he is required to cultivate to agricultural crops other than native grasses, at least one-fourth of the area embraced in the entry. With fairly good seasons such as the state has enjoyed during the last few

years, the benefits of this law to the farming community of the state is almost incalculable, as it brings into cultivation hundreds of thousands of acres of land, which otherwise would grow nothing but sagebrush.

HE SAVED THE CIRCUS.
Willis Cobb, the circus man, tells this story:
Years ago he was traveling through the south with a wagon tent show, and the press agent, among other glowing accounts of "what's coming," announced a "herd of 20 camels from the sandy desert of Arabia."

When the show reached town, instead of 20 there was but one sickly camel. Some of the country newspapers paid no attention to this slight discrepancy, but when Cobb entered the office of a Georgia country editor he was made enough to fight.
"I saw your parade, sah," said he, "and you lied to our people. I've a good mind to roast you. Where are your 20 camels? you made my paper say you've got in your show?"
"I'll tell you how it was," explained Cobb. "When we passed the swamp on the way here it was full of alligators, and without the slightest warning they leaped upon the bank and devoured all but one of the camels. We put up a brave fight, but it was no use."
The editor gazed at Willis a couple of minutes, and then said: "You're a good one. You ought to be a Georgia editor. Come to my house to dinner today. I want to introduce my wife to the biggest liar on earth. She'll be glad to meet you."—Atlanta Press.