

Announcement

V. WILLIAM BRIDDLE

North Shore Building
HIGHLAND PARK, ILLINOIS

Announces

that he is opening a
GENERAL INSURANCE BUSINESS
in addition to

his other business, and hereafter will write all kinds of insurance, including the following, to-wit:

CASUALTY AND SURETY

Accident and Health

- Accident and Health
- Auto Accident
- Physicians
- Dentists
- Druggists
- Hospitals
- Chiropradists
- Osteopaths
- Volunteer Firemen

AUTOMOBILE

- Public Liability
- Property Damage
- Collision
- Theft
- Fire
- Private, Passenger and Commercial Cars

BURGLARY

Office, Residence and Business

- Theft
- Larceny
- Robbery
- Personal Hold-up

COMPENSATION AND LIABILITY

- Workmen's Compensation
- Contractors' Public
- Manufacturers' Public
- Contractors' Contingent
- General Owners', Landlords' and Tenants'
- Owners' Contingent
- Elevators
- Teams
- Sports
- Theater
- Combined Golfers

CASUALTY AND SURETY

Plate Glass

Contract Bonds

- Guaranteeing the performance of the Contractor in connection with the construction of public and private buildings.

JUDICIAL

- Administrators, Executors, Trustees under will
- Financial Guarantees
- Collateral Agreement
- Guardians
- Lost Securities
- Receivers, Commissioners To Sell, etc.
- Release Form
- Joint Control Agreement

MERCANTILE FIDELITY

- Fidelity Bonds, guaranteeing the faithful performance of employees.

PUBLIC OFFICIAL

- State, County and City Officials
- Notaries Public

FEDERAL BOND

- Government Officials and Employees

FIRE AND MARINE

Fire

- Tornado
- Hail
- Riot
- Windstorm
- Lightning
- Explosion
- Civil Commotion
- Use and Occupancy
- Rent and Rental Value Insurance
- Personal Effects Floater:
 - Jewelry
 - Furs
 - Stamp Collections Insurance
 - Baileec' Customers Policy
 - For Laundries, Dyers and Cleaners, etc.

Marine

- Outboard Motors
- Outboard Motor Boats
- Miscellaneous Floater Policies

LIFE

- General Life
- Annuities
- Twenty-Year-Pay Life
- Twenty-Year-Endowment
- Thirty-Year Endowment
- Education Policies for Children

I have observed that a great many people are given to "hunting a bargain" in connection with the purchase of insurance. It is a time-worn expression that "you get only what you pay for"—whatever the item you purchase, whether it is a pair of shoes, a suit of clothes, or a new home, etc. It is my opinion that this statement is true in connection with the purchasing of insurance.

When an Insurance Company writes a series of policies, it anticipates certain losses. It is elementary that when it has collected commensurate premiums for the issuing of policies, it has the available funds to pay the losses, and there is no "quibbling" in making settlements. But if an Insurance Company has issued a policy, or policies, for an inadequate premium, moreover, as is practiced by some inconsequential companies, for a premium below the actual loss ratio in a certain classification, based upon the experience in that particular field, it is elementary that that company will not be able to pay its losses in good faith—but will, through its refusal to pay legitimate claims, on a "nuisance" basis, bargain and "beat down" a claimant sufficiently to more than make up for the shortage in premium.

This is especially true in regard to small claims. These companies know that a claimant cannot afford to employ a lawyer and institute a lawsuit for a nominal amount, and for most any concocted reason, they deny liability. If the case involves an amount which will justify a litigation, then it is a matter of bargaining. They will say that if you file suit and get judgment, "We will appeal the case," and through dilatory practices, "it will be three or four years before you get the money, and by the time you pay your legal expenses, it would be better for you to take such and such amount."

Personally, when I buy insurance, I want PROTECTION, and I expect a loss to be met without equivocation or delay, whether it is my personal loss or the loss that some third person has suffered due to my negligence. For that matter, if I didn't have insurance, if through my negligence another party's property were damaged, I would personally pay the loss, and I certainly would want such a person to be paid with dispatch if I had purchased insurance to provide that protection.

Notwithstanding my own opinion, should any one prefer this said "cut-rate" insurance, we can provide it with the understanding that it is not recommended.

V. WILLIAM BRIDDLE.

Your Patronage Is Earnestly Solicited. OUR EXPERIENCE QUALIFIES US TO PROVIDE OUR PATRONS WITH THE EXACT KIND AND AMOUNT OF INSURANCE NEEDED, AND ALTHOUGH WE HAVE EVERY CONFIDENCE IN ALL THE COMPANIES WHICH WE REPRESENT, IN CASE OF A LOSS, WE WILL PERSONALLY SEE TO IT THAT THE PROPER ADJUSTMENTS ARE MADE WITHOUT DELAY.

V. William Briddle

Agent for

The United States Fidelity and Casualty Company

BALTIMORE MARYLAND