
Minnesota Commercial Men's Association

PALACE BUILDING
MINNEAPOLIS, MINN.

Health - Accident and Funeral Benefit Insurance

FOR SELECT RISKS OF
Commercial
and Professional Men Only

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JAS. F. GARROW.....Vice President
With Griggs, Cooper & Co.
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ORGANIZATION AND OBJECT.

The Minnesota Commercial Men's Association is organized under the insurance laws of the state of Minnesota and is subject to the supervision and examination of the Department of Insurance. The purpose of the Association is to furnish Substantial Benefits and Indemnity to Commercial and Professional men, for time lost on account of Sickness and Accidental Injury. The Benefits provided are based on the most reliable statistics and insurance data concerning commercial men, and covering a long period of years. It is universally conceded that the moral hazard and cost of protection of commercial men is less than that of any other class of risks known to the insurance world. So the cost of protection in this Association will be correspondently small.

WHO IS ELIGIBLE.

Any male white person engaged in the mercantile business or as a traveling salesman, collector, solicitor, buyer, adjuster, auditor, or otherwise engaged in commercial and professional pursuits is eligible to membership in this Association.

PROTECTION COMPLETE.

The Association offers three distinct forms of protection, viz, Accident Insurance, Health Insurance, and Funeral Benefit Insurance. The applicant may select any form he desires or he may apply for all of them.

MEMBERSHIP FEE.

The membership fee is \$2.00 for each form of protection, which also includes the current assessment.

ANNUAL COST.

The annual cost of either Health or Accident insurance, as furnished by this Association for the last eight years, has aver-

aged \$9.38. Under the simplified plan of management followed, the combined protection against Sickness and Accident paying a maximum weekly indemnity of \$25.00, whether sick or injured, has been furnished at an average cost of \$18.76 a year, including \$1.00 annual dues.

PREFERRED RISK.

Here is the opportunity for the commercial man, the business man, the professional man, to come to his own, and to reap the benefit of his own exclusive, select and preferred risk. A postage stamp a day will practically maintain for him either form of protection.

FUNERAL BENEFIT.

This form of protection was made popular by commercial travelers and it is much to their credit. At no time in the vicissitudes of man is ready cash more appreciated than when death unexpectedly enters the domicile. We all desire a respectable burial. Our association maintains a maximum funeral benefit of \$400.00 at an approximate cost of \$4.00 a year, coming in assessments of one dollar each every three months if necessary.

OUR PROTECTION IS BROAD- GAUGED.

We except no legitimate diseases, every sickness is covered, barring only such as man will contract by his own vicious habits, such as syphilis, venereal diseases and sicknesses following the excessive use of intoxicants or drugs.

RED TAPE ELIMINATED.

All claims are paid immediately on presentation of satisfactory final proofs. This has made us popular and well thought of.

What it Pays

Indemnity Schedules

ACCIDENT BENEFIT.

For Loss of	{	Life by accident.....	\$5,000.00
		Both hands or both feet..	5,000.00
		Both eyes	5,000.00
		One hand and one foot..	5,000.00
		One hand or one foot....	2,500.00
		One eye	1,250.00
		Weekly benefits for 104 consecutive weeks	25.00

(We have a provision for \$12.50 weekly for Partial Disability on account of Injury.)

SICK BENEFIT.

For the first week of confining sickness	\$10.00
For each week thereafter not exceeding 103 weeks	25.00

FOR NON-CONFINING BUT TOTALLY DISABLING SICKNESS.

For the first week of sickness.....	\$6.00
For each week thereafter not exceeding 9 weeks	10.00

FUNERAL BENEFIT.

After 12 months of continuous membership, in case of death either accidental or natural.....	\$400.00
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