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ONE HUNDRED THOUSAND DOLLARS

This Will Be the Net Income From Renewal Premium Receipts for the Year 1902, While the New Business of the

BANKERS RESERVE LIFE

Will Be More Than Sufficient to Pay All Expenses of Management, Commissions, Reinsurance and Death Claims.

The vigor with which B. H. Robison and his associates are pushing the business of the Bankers Reserve Life is well illustrated by his annual report to the stockholders of the association.

This young and aggressive Nebraska organization, although but four years old, has absolutely distanced all competitors in the splendid achievements of its first quadriennium.

Premium Income, \$111,311.72, an increase of \$40,846.21 over the year 1900, is the first interesting item of the report. The total income for the year is \$135,947.41.

The management refused \$100,000 offered on lives which most companies seeking business would not reject. It also reinsured more than half of its risks. Thus, while it paid out on

Four Death Claims \$10,500, the net cost to the association was but \$4,750.

This plan, whereby policy holders have double assurance, protects the company and provides an effective asset, amounting at the present time to the reinsurance on \$1,777,000. The company's efforts have thus far been chiefly devoted to Nebraska, and it wrote new business amounting to **\$1,700,000 in 1901.**

Which, added to the net results of previous years, brought the grand total carried to the snug sum of \$3,421,000, which almost equals the total of risks of the National Life of Vermont at the end of the sixteenth year of its history.

The great Northwestern of Wisconsin had \$45,000 less at risk at the end of its sixth year.

\$25,350 Deposited with Auditor. The Bankers Reserve Life association has available invested convertible assets approximating \$50,000, and from the savings on new business for 1901 had more than enough to pay reinsurance premiums, death claims and all office and management expenses.

Net Renewals in 1902, \$100,000. The new business for 1902 will pay all expenses for commissions, management, advertising, reinsurance and death claims, and from renewals on old business the company will be able to carry to its permanent invested assets \$100,000.

Write B. H. Robison, president, Omaha, for a copy of the annual report of the company.
Bankers Reserve Life.



A BUSINESS DISPUTE

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A Successful Banker



J. W. Welpton, cashier and principal stockholder of the Exchange bank of Ogallala, Neb., was in Omaha a few days ago and purchased one of the celebrated Manganese steel bank safes of J. J. Deright & Co. "The safe is said to be absolutely burglar and mob proof. Expert safe men have never yet succeeded in opening one of them, either with drills or explosives."

Mr. Welpton was engaged in the grocery business in Emerson, Ia., for a number of years; moved to western Nebraska in 1892 on account of his little daughter's health, where he went into the land business, but says he lost most of his accumulations during the panic of 1893; opened a small private bank in Grant, Neb., in April, 1895, which he operated until July, 1897, paid off his depositors and moved the bank to Ogallala, where he has been successful in building up a nice business. In July, 1901, he increased the capital stock and incorporated as a state bank and owns 97 per cent of the capital stock, with the new burglar proof safe added. The Exchange bank now furnishes the best known protection for its many depositors and has recently added more help to take care of its increased business.

Mr. Welpton is president of Group 8, Nebraska Bankers' association.

Rude King Blizzard

(Continued from Third Page.)

off from the outer world, railways were tied up, telegraph communication interrupted and the city streets blocked. It was more than a week before traffic resumed a normal condition.

The cities immediately surrounding New York suffered heavily during this "blizzard," but none as severe as New York. The term "blizzard" first associated with this storm in the east, now remains a household memory.

Capers to the West.

"Blizzards" are most frequent in the northwest and only the most severe, which occur in January, February and March, extend as far south as the gulf coast or reach the Atlantic. Their average time in traveling from Montana to the Atlantic coast is from thirty-two to forty hours and from the lake regions to the middle Atlantic coast twenty-four hours.

In these storms the wind over the western plains will frequently blow for days at a time with a velocity of from forty to fifty miles an hour. Regardless of the extremely low temperature of from 30 to 50 degrees below zero, a person exposed could withstand the cold without the wind, but is likely to perish in a much higher temperature when the winds are high.

During the recent blizzard, December 13 to 15, which swept the country, thousands of sheep were reported destroyed in Wyoming. The ranchmen were caught unprepared, and great losses also occurred in Nebraska. Several people were frozen to death in the southwest; the temperature fell so rapidly that the suffering was intense. As the storm moved eastward the great railroads were blocked and frozen up. In the mountainous valleys of the east the storm was preceded by heavy rains, causing washouts and destruction of bridges. Cloudbursts inundated towns and villages throughout most of the states of the Appalachian system. Damages resulting in a loss of more than \$500,000 were reported. Following the floods came the "blizzard" effects of snow, northwest gales and zero temperature over all the northern states and freezing weather reaching to the center of Florida, causing much damage to orange groves. Trains from all directions in the northern states were snow-bound and traffic generally impeded. Thus the "blizzard" comes, leaving humanity to ponder on the powerful forces of nature.
 E. B. DUNN.

Antidote for Blues

New York Weekly: Winks—Come along, old boy, I've got two complimentary tickets for a dramatic performance.
 Jinks—Tragedy or comedy?
 "Tragedy."

"I don't like tragedies. They appeal so strongly to one's sympathies that I always feel blue for a week."
 "This one won't. You'll come home as jolly as if you'd been to a circus. It's by an amateur company."

The Rudeness of George

Cleveland Plain Dealer: "George can be very rude at times. He interrupted me just as going to speak last evening."
 "How did it happen?"
 "Why, he asked me if he couldn't kiss me, and just as I was about to remonstrate he stopped me."
 "How did he stop you?"
 "The usual way."

Explaining His Regret

Brooklyn Eagle: "I regret to say," said the polite policeman in preferring the charge against his prisoner, "that I found this man intoxicated."
 "Regrets it?" muttered the prisoner in apparent surprise; "regrets!" Then as a great light seemed to dawn on him, he added, "Why, sure—he's envious."

A Question of Pride

Chicago Post: "She thinks she is entitled to a divorce, but she won't seek it."
 "Religious scruples, I suppose?"
 "No, family pride."
 "How is that?"
 "She's afraid it would make a genealogical tangle that would destroy the value of the family tree for future generations."

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The Bee has secured a series of beautiful reproductions of famous paintings and beautiful pictures in colors. These pictures are all suitable for framing and will look handsome in any home.



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This is a copy of the painting of the English artist, John Frederick Herring, and is probably the most famous picture of its kind. The heads of these noble animals are executed with remarkable vigor and the lithographic copy is most satisfactory.

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