

Planning for 1914.— A Chance to do Better.— Rare Business Opening—

Business men, salesmen, county officials and other men of business experience, contemplating changes with a view to bettering their condition for the New Year, will find it profitable to write to this company at once for information about special positions being created. Liberal terms to successful salesmen. Correspondence confidential.

THE BANKERS RESERVE LIFE COMPANY

OMAHA, NEBRASKA. MILLIONS OF ACCUMULATED ASSETS. J. H. Robinson, Pres. R. C. Wagner, Sec'y. R. L. Robinson, Vice-Pres. W. G. Preston, Treas.

Guarantee Fund Life Association

OMAHA, NEBRASKA. Organized January 2, 1902. Assets, Oct. 1, 1913, \$1,212,304.70 Reserve Fund, Oct. 1, 1913, 985,293.54 First Mortgage Farm Loans, Oct. 1, 583,337.53

"See Vesy Before You Slip" ACCIDENT INSURANCE TYLER 861

There Is a Standard In Everything

The General Insurance Agency with the largest patronage, must necessarily approach the standard of service companies, and general reliability "perhaps this explains our position at the top."

Foster-Barker Company Brandeis Bldg. Phone Doug. 29

Characteristic Western Service

This is what you get when the "Lion" writes your bond. No delay, no red tape.

Lion Bonding & Surety Co. 9th Floor W. O. W. Bldg. Phone Douglas 678.

INSURANCE AGENTS

It is to your interest to have a contract with the MISSOURI STATE LIFE INSURANCE COMPANY EIGHTY MILLIONS IN FORCE Matchless Policy Contracts. Liberal Commissions.

ALFRED C. KENNEDY 269 First National Bank Building. Phone Douglas 722.

SEMESTER HONORS ARE READ

Program Marks End of First Half Year at Creighton.

MAGEVNEY TALKS TO STUDENTS

Young Men Chosen to Compete in Finals for Honor of Representing University in Oratorical Contest.

The first semester at the Creighton college of arts and sciences was brought to a close Saturday with a program, and the reading of the grades in the university auditorium.

Rev. Eugene A. Magevney, S. J., president of the university, made a brief address to the students, in which he urged them to make good use of the holidays, and to allow the same principles that had dominated their life at school, to rule their lives away from school.

The following program was rendered: Overture, orchestra. "Years Ago," Charles P. McEniry, Sung, College Glee club.

Results of the competitions of the second quarter were announced by Rev. E. X. McMenamy, vice president of the university, as follows:

Junior Class—Highest honor, Raymond (Thonell); first honors, Raymond Traynor, Emil Svoboda, Henry Planck; second honors, Henry Dulau and John (Dady).

News from the Insurance Field

ACCIDENTS OF THE WEEK

Review of Bee Accident Headlines for Last Week, Showing the Necessity of Accident Insurance.

THREE HURT IN CAR CRASH

Fog Makes it Impossible for Motorist to See Ahead of Him.

POLICE USE HANDKERCHIEFS

Traffic Officers Bandage Clubs in White So that the Directions Can Be Seen Through the Heavy Mist.

Miss Barbara Heart Dies of Asphyxiation Sister is Recovering

Fire Fighter and Family Burned to Death in Home

Jack Kaplan, Former Omaha, is Killed

MRS. JOHNSON OF CRAIG IS BURNED TO DEATH

BODY OF FARMER TORN TO SHREDS BY FLYWHEEL

TWO HUNDRED FIFTY DROWNED OFF FREETOWN

TRAVELING SALESMAN IS BADLY INJURED BY FALL

KEROSENE EXPLOSION CAUSES LOSS OF HOME

Casualty Agents Secure Modification of New York Order

Casualty insurance agents of the country won their fight for modification of the expense ruling of the New York insurance department, which sharply limited their commissions.

The committee report recommended an acquisition expense in compensation states of not more than 17 1/2 per cent on compensation and employers' liability business; in other states on employers' liability not more than 20 per cent.

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TRADE JOURNAL BOOSTS HOME INSURANCE POLICY

The Trade Review of Lincoln recently published an article in favor of building up home companies and closing up the "leak" of insurance money to foreign life insurance companies in the way of premiums each year.

chosen to compete in a final competition for the honor of representing Creighton university in the annual State Intercollegiate Oratorical contest, after a hard fight in two preliminary contests.

Herdlinger Once Noted Boy Singer

Many years ago the original Gotham Comedy Four was the one quartet which could arouse the enthusiasm of the critics and managers of the theatrical world, and there are few old-timers who either lived in New York or visited there that did not go to Tony Pastor's old vaudeville house whenever the Four was on the bill.

The old four have all left the vaudeville stage and only one of them is still playing behind the footlights for the amusement of the public.

Five Hundred Baskets Needed. About 500 baskets will be given away by each organization, provided the funds are sufficient. The Volunteers will hold their Christmas tree and give out their

PHONE PRESIDENT WHO CARRIES WESTERN LIFE INSURANCE.

EMPLOYES CAUSE WRECKS

Commission Analyzes Facts Regarding Railroad Casualties.

SIMPLE RULES ARE VIOLATED

Hundred Killed in Fourteen Wrecks Due to Running By Signals—Seven Men Directly Responsible Are Victims.

Forty Men Entombed by Explosion in Coal Mine in Colorado

Man Injured in Fall from Ladder Still is Unidentified

Two Lives Lost in Incendiary Fire in Hotel at Cincinnati

Foot Mashed in Elevator Accident

WOMAN'S LEG BROKEN BY PASSING TAXICAB

BOY COASTING ON WAGON INJURED BY AUTO TRUCK

MOTHER AND HER TWO CHILDREN BURN TO DEATH

Compensation Act Benefits Showing Up in Wisconsin

According to Charles H. Crowhart, chairman of the State Industrial commission of Wisconsin, more than \$750,000 a year will be disbursed to dependents when the new compensation act becomes fully effective.

Crowhart showed the small cost of compensation in this state, as compared with the effective work they are doing. He said:

"The expense of the administration of compensation act for the last year has been less than \$5,000. Conservative figures show that the number of cases which would have found their way into the courts for trial would have cost locally the various counties more than \$200,000 and to the complainants as much in addition."

Minnesota has a law prohibiting insurance companies from issuing insurance policies in the state of Minnesota.

Insurance Commissioner Potts of Illinois has notified foreign fire insurance companies that reinsurance ceded will be required from the managers at the home office as well as from the United States managers.

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DINNER BASKETS PREPARED

Salvation Army and Volunteers Aid Five Hundred Families.

RESULT OF SMALL DONATIONS

Two Organizations Co-operating to Provide Thousands of Deserving with Excellent Christmas Dinners.

Plans for a merry Christmas for hundreds of indigent families are being made by the Salvation Army and the Volunteers of America, who will give away baskets of food to as many deserving poor as can be supplied with the funds on hand.

Each basket will contain chicken, potatoes, bread, butter, sugar, coffee, crackers, celery, cranberries, corn, tomatoes, apples, and other staple articles of food, that will give the recipients a substantial Christmas dinner.

The workers are anxious to hear from persons who usually help them in their work, but have not yet done so this season. Others are also urged to join in financing the movement, if only with a small contribution, as most of the work is done with the collection of very small sums from many people.

The Yellow Peril. Jaundice-malaria-billousness, vanishes when Dr. King's New Life Pills are taken. Easy, safe, guaranteed. 25c. For sale by your druggist.—Advertisement.



CASPER E. VOST.

PRESIDENT MELSON IS ENTERTAINED IN OMAHA

J. E. Austin, state agent of the Missouri State Life Insurance company, entertained President Melson at the Henshaw hotel last Wednesday.

Insurance Notes and Personalities. Local offices of all of the insurance companies will be closed all day Christmas.

A new surety company, known as the Ben Franklin, has been organized in Iowa, with headquarters at New Hampton.

Ed T. Swobe of the National Fidelity and Casualty company spent a portion of his week in Chicago on insurance business.

H. O. Jory, who for a number of years has represented the American Casualty of Maryland, has gone with the Lion Bonding company of Omaha.

It is rumored that the Southwestern surety company of Denison, Tex., will appoint Clyde W. Drew its Nebraska agent shortly after the first of the year.

The Chicago Building and Surety company is laying plans for absorbing several competitors in the west and southwest, but they were promptly rejected.

The losses by fire in the United States and Canada during the month of November were \$14,295,000, as compared with \$16,172,300 charged against the same month last year.

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Pavlova Coming to the Brandeis Early in January

Definite arrangements were concluded last night for an appearance at the Brandeis Thursday night, January 8, of Anna Pavlova and her big company and symphony orchestra, Laurent Novikoff, acclaimed in New York, Boston and Chicago as the best man dancer this country has ever seen.

Chief in this company are three famous men dancers, Novikoff, of course, and Zaylich and Cecchetti. Novikoff is first classic dancer, Zaylich is first character dancer, and Cecchetti principal mime.

A touching letter to Santa Claus was dropped into one of the contribution boxes maintained on the street by the Volunteers.

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GREAT WESTERN ACCIDENT

Policies protect you FULLY against every accident; also sickness and quarantine. Every policy has an Arbitration Option, which guarantees a settlement without going to court.

SALESMEN WANTED—

Our renewal system appeals to all salesmen wanting a permanent and profitable business. We have several good openings for reliable men.

ARE YOU INSURED?

H. O. Wilhelm, Manager

NEW BAIRD BUILDING, 17TH and DOUGLAS STS. Phone Douglas 3316.

Phone Douglas 3316

Make Them Secure As Well As Happy This Christmas

A life insurance policy in the National Life would make a really substantial gift to wife or mother and the kiddies. The sense of protection would heighten the good cheer of the season and the benefits reach far into the future.

THE VERY BEST CHRISTMAS GIFT, A Monthly Income Policy, For the Wife and Kiddies.

Tom S. Kelly "The Insurance Man."

TYLER 861

Accident Insurance Wheeler & Welpton Co.

1611 DODGE STREET. PHONE DOUG. 186.

LIABILITY PLATE GLASS AND BURGLARY

ACCIDENT HEALTH FIDELITY SURETY BONDS

NATIONAL FIDELITY AND CASUALTY COMPANY

OMAHA. National Fidelity and Casualty Building

Before deciding on your insurance, call on the new low cost, all guaranteed policies, all plans, Life Limited, Joint or Partnership, Corporation, or Personal.

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST—69 YEARS —and Best Companies on Earth.

W. H. INDOE General Agent

652 Bee Bldg. OMAHA.

CREATING AN ESTATE.

In no other way than through life insurance can an immediate estate of a definite amount be secured by the expenditure of so small an amount of money.

THE MIDWEST LIFE N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY SELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN.

YOUR INSURANCE BUSINESS

Can be advertised as profitably as any branch of merchandising.

TRY IT ON

The Bee's Insurance Page

Hotel at Memphis, Tenn., on Friday afternoon. Until about four years ago Dr. McQueen made his home in Omaha, at that time moving to Louisville, Ky., where his home was at the time of his death.

DR. J. F. McQUEEN DIES; WELL KNOWN IN OMAHA

Dr. J. F. McQueen, for many years engaged in the fire insurance business in Nebraska and adjoining states, died at a

Recommends Chamberlain's Cough Remedy. "I take pleasure in recommending Chamberlain's Cough Remedy to my customers because I have confidence in it. I find that they are pleased with it and call for it when again in need of such medicine," writes J. W. Saxon, Montevilla, Mo. For sale by all dealers.—Advertisement.

Persistent Advertising is the Road to Big Returns