

# WANTED

General agents in this territory for the new year. We are prepared to make extra liberal contracts. Business growing rapidly—policies unexcelled—are easy to sell. Men able to get results can make big money. Write or call on

**THE BANKERS RESERVE LIFE COMPANY**  
OMAHA, NEBRASKA.  
MILLIONS OF ACCUMULATED ASSETS.  
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.  
R. L. Robison, 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. 583,337.50  
Entire Assets Are Pledged to Secure Policyholders.  
Policies provide death, disability and old age benefits, and are incontestable after two years from their date.  
Unselfish men desire life insurance for protection—for the family. That is the only kind of a policy we issue. Men only, 21 to 50 years, are eligible.  
Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs?  
Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed by entire assets.  
Other ages in same proportion.  
Home Office Brandeis Bldg.  
Phone Douglas 7021.

**"See Vesey 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.  
No better service in the WORLD on SURETY BONDS and you can get at our HOME OFFICE here in OMAHA.  
**Lion Bonding & Surety Co.**  
9th Floor W. O. W. Bldg. Phone Douglas 678.  
We don't want much, just the "Lion's Share."

**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.  
Write J. E. AUSTIN, General Agent,  
894 Brandeis Building. OMAHA.

**INSURANCE**  
FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.  
**ALFRED C. KENNEDY**  
209 First National Bank Building. Phone Douglas 722.

**SAFETY OF BANK DEPOSITS**  
Review of Guaranty System in Operation in Four States.

**WORKS WELL IN THREE STATES**  
Nebraska, Kansas and Texas Make Good Showing, While Oklahoma Meets Some Misfortune.

"Four Years More of Deposit Guaranty" is the subject of a comprehensive article in the Harvard Quarterly Journal of Economics by Thornton Cooke, a vice president of the Fidelity Trust company of Kansas City. Mr. Cooke probably has given more thorough consideration to the guaranty of deposits in all its phases than any other man in the country. He prepared a careful study of the subject soon after Oklahoma adopted its guaranty law and he now supplements that article with a review of the experience of Oklahoma, Kansas, Nebraska and Texas with the system. These four states are the only ones that have adopted it, though numerous state legislatures have considered the subject without putting the system into operation.

The Oklahoma experience was unfortunate in several respects. The law was hastily adopted and put into operation at a time when there was a good deal of reckless banking in the state, and there was no adequate state supervision of banks. Many banks were permitted to come into the system without a thorough examination to see whether they were solvent to begin with, and the organization of new banks was permitted without due consideration by state authorities concerning the character of the men who went into the business. The result was that the guaranty fund was drawn on heavily before an adequate accumulation could be made, and in the effort to prevent disaster an inexperienced handling board did many things which discredited the system.

# News from the Insurance Field

## ACCIDENTS OF THE WEEK

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

**CHILDREN DIE BY SCORES IN PANIC; FALSE FIRE CRY**

**Auto Driver Fatally Injures Girl; Sees No Reason for Stopping**

**Boy Accidentally Shoots His Sister**

**HEAVY CAKE OF ICE FALLS ON DRIVER JEFF BUELL**

**FOURTEEN KILLED BY EXPLOSION OF FIREWORKS**

**Man Dangerously Hurt. Thrusts Arm Through Glass—Mrs. Floyd Banta, 177 Leavenworth street, Mrs. Fahn Injured—Mrs. Charles Fahn, Paxton hotel, tripped and fell descending stairs.**

**RUN OVER BY TWO AUTOS**

Mr. and Mrs. R. B. Lee of New York Knocked Down by Limousine.

**TAXICAB FINISHES THE JOB**

Mrs. Lee Dies on Operating Table and Husband is Seriously Hurt—Taxi Driver Arrested, Other Driver Escapes.

**Omaha Electrician is Killed in Train Wreck**

**Three Killed When Express Hits Wagon**

**MAN IS SUFFOCATED BY PAINT FLOWING OVER FACE**

Alaska Steamer Abandoned. SEATTLE, Wash., Dec. 21.—The Alaska

Catches Foot in Elevator—H. Norris, 1512 Cass street, seriously crushed his

Mrs. Foley Dislocates Shoulder—Mrs. Foley, 251 South Tenth street, suf-

## BUSINESS MAN CARRIES HEAVY WESTERN INSURANCE.



THOMAS KILPATRICK.

## TWENTY BILLIONS IN FORCE

This Vast Amount Being Carried in United States and Canada.

500,000,000 PAID OUT YEARLY

American Life Insurance Companies Pay This Amount to Families of Insured Whose Foresight Provided Protection.

"Twenty billion dollars is a sum not easily comprehended. It is twenty times a thousand million. It represents a pile of dollars so vast in dimensions as to be beyond the dreams of avarice; men cannot readily grasp the magnitude of such a huge mass of money. It represents the amount of life insurance in force in the United States and Canada, as shown by the official reports," said Bascom H. Robison, president of the Bankers Reserve Life company, Omaha. "It is equal to the national debt of seven of the greatest nations of the world. American life insurance companies pay out each year about half a billion dollars to the families of the insured. This almost equals one-half of the national debt of the United States. It is the measure of the aggregate obligation assumed by life insurance companies for the protection of American homes. Vast as it is, the sum is increasing every year, because popular sentiment in favor of life insurance is growing constantly. Among intelligent men it is no longer necessary to argue the beneficence of life insurance, for the fact is universally conceded."

## Bank Insures Its Employees as Gift

As a Christmas gift to about forty-five employees the City National bank has taken out life insurance for them on the group plan, paying the premiums annually. The officials of the bank thought this an acceptable and substantial present to make its faithful workers, who are thus given protection for their families without the worry about meeting the cost. The gift seemed to please the bank employees immensely.

## GREAT WESTERN ADDS NEW MEN TO AGENCY FORCE

Ten new salesmen have been added to the agency force of the Great Western Accident association, and Manager Wilhelm states that he expects to appoint about twenty more in the near future. Mr. Wilhelm's father and brother have moved here from Zanenovic, O., and will become members of the Great Western force.

## LOW COST OF LIVING SHOW

Retail Grocers to Boost Membership by Selling Tickets. PRIZE FOR BEST DESIGN

No Grocer Who is Not a Member of the Association is to Be Allowed to Enter into the Competition.

## KNIGHTS OF TABOR GIVE CHILDREN XMAS PROGRAM

Members of the Knights of Tabor, a colored organization, held a Christmas Saturday afternoon at 413 North Twenty-third street. A large Yuletide tree was provided and candy and toys and clothing distributed among forty-five youngsters. The celebration was under the directions of Mrs. W. L. Sellers, Mrs. Gindys Dent and E. M. Harrod.

## Excellent for Stomach Trouble.

"Chamberlain's Tablets are just fine for stomach trouble," writes Mrs. G. C. Dunn, Arnold, Pa. "I was bothered with this complaint for some time and frequently had bilious attacks. Chamberlain's Tablets afforded me great relief from the first and since taking one bottle of them I feel like a different person." For sale by all dealers—Advertisement.

## A NEW YEAR'S RESOLUTION:

If your neighbor would pay you the premium charged by the Great Western, could you afford to give him the protection which his policies provide? If no, can you afford to carry your own insurance? Of course not. Then this should be your New Year's Resolution:

Resolved, That in the future I will carry my health and accident insurance with the GREAT WESTERN.

## ARE YOU INSURED?

**H. O. Wilhelm, Manager**

NEW BAIRD BUILDING, 17TH and DOUGLAS STS.

Phone Douglas 3316

SALESMEN WANTED

1914 Who Knows What the New Year Will Bring to You or Me? 1914

Protect your family with a policy in THE NATIONAL LIFE

1914 J. V. STARRETT, State Agent, 403 PAXTON BLOCK. 1914

## A New Year's Resolution, A Monthly Income Policy, For the Wife and Kiddies.

**Tom S. Kelly "The Insurance Man."**

TYLER 861

## Accident Insurance

**Wheeler & Welpton Co.**

1811 DODGE STREET. PHONE DOUG. 188.

## "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.

## IT IS ALWAYS SO.

When your neighbor dies, one of the questions that is sure to be asked is: "How much insurance did he carry?" The question is not, "Did he carry any insurance?" It is assumed that every careful, prudent man has some old line life insurance.

Some day the same question will be asked about you. We ask you the question now. How much do you carry at this time?—not what you intend to carry some time. "Going to" has left many an estate in a bad plight. "Going to" is not an asset which can be realized on by your family after your death. Insure now!

## THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT

A NEBRASKA STOCK COMPANY

SELLING NON-PARTICIPATING LIFE INSURANCE ONLY

FIRST NATIONAL BANK BUILDING, LINCOLN.

OMAHA AGENCY

CITY NATIONAL BANK BUILDING, GEORGE CROCKER, F. A. FINNEY, General Agents.

## Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT ON

## The Bee's Insurance Page

Advertising is the Only Logical Way to Boost Business

"It was not so many years ago that advertising was considered unethical from a business standpoint," says L. L. King, manager of the advertising department of the Goodyear Tire and Rubber company, Akron, O.

"Many of the finest old houses held aloof, saying that they did not have to advertise. Even today there are some business and professional men so bound by custom and tradition that they have not yet availed themselves of the advantages of advertising. By so much as these customs hold out, by just so much is the public deprived of knowing all about these professions and businesses."

"The most successful and the only honest way to deal with the public," says Mr. King, "is to 'play the game out in the open.' If there are true and interesting reasons why the public should buy something from a certain manufacturer, then this manufacturer should be glad of the chance to say so over and over again, through the medium of reliable newspapers."

"Many instances can be cited where present manufacturers gained a world-wide reputation, and their product became known throughout the entire universe, simply through their aggressiveness in pushing their goods through the aid of these various high-class mediums."

A Cruel Mistake  
is to neglect a cold or cough. Dr. King's New Discovery cures them and may prevent consumption. 5c and 15c. For sale by your druggist—Advertisement.