

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.
Sascom 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, January 1, 1914. \$1,319,481.68
Reserve Fund 1,079,377.44
First Mortgage Farm Loans 656,297.50

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 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.
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."

Missouri State Life

ST. LOUIS, MO.

Offers its revised agents' contract and paying territory, with some irrefutable policies, to men who know and do. They are all coming our way.

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.

BELT VICTIM OF FOUL PLAY

Relatives of Young Iowa Man Think He Was Murdered.

ABRASION FOUND ON TEMPLE

Discovered Unconscious, and Surgeon Believed Him Suffering from Epilepsy, to Which He Was Not Subject.

According to the best information available to relatives who were investigating the case last night, John Belt, who died at the county hospital on Christmas day, was the victim of foul play.
"My brother, John, came to Omaha the day before Christmas to buy Christmas presents for the family," said James Belt of Ancoit, Ia., at police headquarters last night. "When we heard that he had died of an epileptic fit we were much surprised, for he had never been troubled with that before. Then we went to the undertaker, and he told us that

there was a noticeable abrasion on the left temple, made probably with some blunt instrument. We know that John had considerable money with him when he came to Omaha, and I believe he met with foul play here. It looks to me as if he had been strangled and robbed."

On Christmas eve the police were notified that a man at the Aetna hotel was in a stupor. Police Surgeon C. B. Foltz went to the hotel and after a hasty examination said the young man seemed to be in an epileptic fit. Owing to the fact that the police ambulance was out of service, the county hospital ambulance was called and the young man was taken to the county hospital, where he died the following day without regaining consciousness.

At Helze & Ripens, where the body was taken, it was said that the abrasion was discovered near the temple when the body was being embalmed. James Belt, a brother of the unfortunate young man, and Hans Timm, a cousin, who resides at 2902 South Twentieth street,

Persistent Advertising is the Road to Big Returns.

Ely's Cream Balm Opens Clogged Nostrils and Head—Catarrh Goes

Instantly Clears Air Passages; You Breathe Freely, Nasty Discharge Stops, Head Colds and Dull Headache Vanish.

Get a small bottle anyway, just to try it—Apply a little in the nostrils and instantly your clogged nose and stopped-up air passages of the head will open; you will breathe freely; dullness and headache disappear. By morning the catarrh, cold-in-head or catarrhal sore throat will be gone.
End such misery now! Get the small bottle of "Ely's Cream Balm" at any

drug store. This sweet, fragrant balm penetrates by the heat of the nostrils; penetrates and heals the inflamed, swollen membrane which lines the nose, head and throat; clears the air passages; stops nasty discharges and a feeling of cleansing, soothing relief comes immediately.
Don't lay awake tonight struggling for breath, with head stuffed; nostrils closed, hawking and blowing; Catarrh or a cold, with its running nose, foul mucous dripping into the throat, and raw dryness is distressing, but truly needless.
Put your faith—just once—in "Ely's Cream Balm" and your cold or catarrh will surely disappear. Agents: Sherman & McConnell Drug Co.—Advertisement.

News from the Insurance Field

ACCIDENTS OF THE WEEK

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

EIGHT ARE BURNED TO DEATH

Incendiary Fire Starts in East Side Tenement.

FIFTEEN PERSONS ARE INJURED

House is Crowded and Many Are Rescued by Firemen, and Others Escape to Roofs of Adjoining Buildings.

PASSENGER TRAINS COLLIDE

Union Pacific and Rock Island Come Together in Yards.

ENGINEER AND FIREMAN HURT

Johnson and Ruines of Stromsburg Local Suffer Minor Injuries, While All the Passengers Escape.

LITTLE BABY IS SUFFOCATED

Seven Months' Old Son of Mr. and Mrs. Clinton McDonald Dead.

PULMOTOR COMES TOO LATE

Police Surgeons Hasten to the Home with the Life Saver, but They Are Not in Time to Save a Life.

NEEDLE WORKS ITS WAY THROUGH GIRL'S LEG

BROKEN RAIL HURLS FAST MAIL TRAIN INTO DITCH

MOSES HAWKINS, INJURED THURSDAY, DIES TODAY

WATERLOO MAN IS HURT IN RUNAWAY AT FUNERAL

Talbot Replies to Criticism from Outside Parties

In a pamphlet written by Head Consul A. E. Talbot of the Modern Woodmen of America and issued to its members the following appears:
Some of the office-seeking insurgent leaders are still trying to mislead the membership by criticism of the head officers of the society, retarding old and frayed-at-the-edge charges that were disposed of in the investigation conducted by the insurance departments of Wisconsin, Minnesota and Illinois and made public April 13, 1912. This exhaustive report covered all transactions to December 31, 1912, and concluding which insurance Commissioners Elkern of Wisconsin, Preises of Minnesota and Potter of Illinois said:
"The examination was directed by the convention of insurance commissioners at their meeting in New York. Much publicity was given to this fact in the newspapers and the general publication of the society, as well as to the fact that the examination was to be made by the insurance departments of the states of Illinois, Minnesota and Wisconsin. The examiners made note of all charges brought to their attention against the management of the society. These charges have all been carefully investigated, and the results have been stated in the foregoing report. The examination has also included all matters that appeared in any way to affect the financial transactions of the society, and your examiners find no just cause for criticism, but, on the contrary, we find that the manner in which the officers and management have conducted its affairs have been in conformity with its constitution and bylaws, and that the funds of the society have been properly conserved and accounted for."
This report, coming as it does from an official source outside of the society, affords a detailed investigation in a complete answer to the vilification and abuse of the critics, who continue to agitate to the hope to advance their own selfish interests.

HELD FOR ROBBING BOXCARS

Monk Trummer and Casmer Sledzianowski Bound Over to Jury.

ROY SUNDBERG IS RELEASED

Trial of Mrs. Sledzianowski is to Be Held Saturday Morning in the Police Court Before Foster.

Casmer Sledzianowski, brother of the redoubtable "Kid Sledge," and Frank "Monk" Trummer, who was confined for two years in the penitentiary for attempting to hold up a drug store at Clifton Hill, were bound over Saturday afternoon for the federal grand jury by United States Commissioner Daniel on a charge of stealing merchandise from box cars which were the property of the Burlington railroad, while Roy Sundberg, who was accused of being an accomplice in the crime, was released because of insufficient evidence.

Sledzianowski was arrested on December 23 by Detectives Rich and McDonald while secreted in his home at 1105 Miller street. Hidden under the stairway was found considerable of the plunder which was stolen from the box cars, and he had on one of the new pairs of shoes which were stolen. Chewing gum, cigarettes and candy of the same national manufacture and brand as those found on Sledzianowski were found on the person of Trummer, while both were identified by switchmen and yard clerks at Pacific Junction as two men who were there on the night of December 21, the night the cars were broken into.

Sledzianowski had told several different tales to United States Attorney Howell concerning the theft. Not only conflicting with the other, but the evidence

Police Make Their Report of Crime and of Accidents

The annual report of the police department shows that the year of 1913 has been a busy one, although in respects much different from that of 1912. Increase in certain branches of police work have been offset by decreases in others, which catalogues the last year as one of very ordinary events. Following is a summary of the happenings:
Persons killed in auto accidents..... 1912, 1913
Deaths in auto accidents..... 2
Deaths in auto accidents..... 92
Automobile accidents..... 85
Accidents reported..... 431 300

Runs Auto Over Man, Then Stops, Reverses and Backs Over Him

Mother of Fourteen Breaks Ankle as She Goes to the Grocery

ACETYLENE EXPLOSION CAUSES GREAT DAMAGE

DUTCH STEAMER ASHORE IN A DANGEROUS POSITION

FIREMAN INJURED IN GROCERY STORE BLAZE

LITTLE JAMES ESELIN FALLS FROM AUTOMOBILE

Leg Amputated—Charles Culey, 615 North Sheffield Avenue, Florence, who was injured by a street car at Thirty-

would be taking a risk of which it was ignorant and for which it was not paid if the risk would be taken at all.
Showing an entire change of heart, the insurance superintendent of Missouri will address a fire prevention meeting in Springfield, Mo., on January 12 and on the same platform will be a representative of the National Board of Fire Underwriters.
This week's bulletin of the Missouri State Life Insurance company shows J. E. Austin, Nebraska state agent, in 10th position for business secured and paid for during the last half of 1913 by general agents, and in position twenty-four for individual business in the same period. The company has 1,800 field men.

Opinions of Four Presidents on Value of Life Insurance

The opinions of President Wilson, and of his three predecessors, on the value of life insurance were expressed as follows:
Get a policy, and then hold on to it. It means self-respect. It means that nobody will have to put something in a hat for you or your dependent ones if you should be snatched away from them. GROVER CLEVELAND.
Life insurance increases the stability of the business world, raises its moral tone and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body. THEODORE ROOSEVELT.
A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured. WILLIAM H. TAFT.
If a man does not provide for his children, if he does not provide for all those dependent upon him, and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves, but for others, and that is the basis of economy. WOODROW WILSON.

Tom Kelly Heads the Nebraska Life Men

Tom S. Kelly was elected president of the Life Underwriters' Association of Nebraska at the annual meeting held Saturday night. Charles Hall Johnston was chosen vice president of the association and W. D. Morton, secretary. Fred B. Dale is the new treasurer.
In accepting the honor of heading the association Tom Kelly expressed great surprise as he would endeavor to merit the trust reposed in him. Mr. Kelly is secretary of the Rotary club and one of the best known insurance men in Nebraska. He will undoubtedly instill some of the enthusiasm into his new office among the underwriters as he is lending to his official place on the Rotary staff and in that way help the former organization greatly.
Following is the new executive committee as chosen Saturday night: Gordon W. Noble, chairman; Franklin Mann, Walter G. Preston, George T. Blandford and Harry O. Steel.

Low Cost of Living Show Looks Good to Secretary Hansen

Fred Hansen, secretary of the proposed Low Cost of Living show, is well satisfied with the progress that is being made in selling space, and believes the exposition will be one of the best ever held in the city.
Orders for space in the Auditorium are coming in rapidly and all members of the Retail Grocers' association, under the auspices of which the show is to be held, express the opinion that the exposition will be more than local.
Already many of the jobbers of the city have applied for space and the manufacturers are coming in, the latest being the Ten Hascott company and the Wackerly Cash company. Inspector of Foods Basile has announced that the department over which he presides will have an exhibit, and there is talk of the city making a showing of some kind. A committee has called on the mayor and members of the council and they favor a move in this direction.
It is thought the Bureau of Animal Industry will make an exhibit as the secretary has written from Washington asking for information relative to exhibits. The management of the show contemplates a series of demonstrations in domestic science and kindred subjects, and to this end agricultural colleges in this and nearby states have been asked to cooperate. A similar invitation has been extended to the women's clubs of Nebraska.
The executive committee of the show has opened offices in the Omaha Hotel and Loan company building, Fifteenth and Dodge streets, where meetings are held every Monday night.

PERSONAL PARAGRAPHS.

Dr. and Mrs. A. B. Brown of Central City stopped at the Henshaw Saturday on their way home from New Year's visit with Mrs. Brown's relatives in Iowa. They formerly lived in Omaha.

MODERN WOODMEN OF AMERICA OFFICIAL ANNOUNCEMENT

To Our Members: Notwithstanding the numerous assurances given by members of our Society by the Executive Council that the Chicago rates would not be put in force, some members seem to believe that if the cases appealed to higher courts are reversed, the Executive Council will immediately and before the next Board meets, put the Chicago rates into force. Such belief is not in accordance with the facts and official action taken. The cases appealed from the Indiana decision of the lower courts in Iowa and Illinois to the higher courts are appealed for the purpose of having those courts of last resort define the powers and rights of the Modern Woodmen of America under our charter, to modify or change rates, if the membership should so desire. There is no purpose on the part of the Executive Council to enforce these rates even if the courts authorized it. The Executive Council believes in the right and power of the membership of our Society to conduct its affairs, and if these cases are reversed the membership will have such right.
Therefore, let it be understood once more and forever that by order of our Executive Council, the Chicago rates are hereby null and void, and the rates as well as the pledge and agreement of the Head Officers of the Modern Woodmen of America and this official proclamation of the Executive Council, the rate question in our Society is left entirely to the judgment and wishes of the membership.

A. R. TALBOT, Head Consul.
C. W. HAWES, Head Clerk.
A. N. DORY,
E. E. MURPHY,
R. R. SMITH,
P. R. KORN,
S. J. TANNEN,
Directors.
Executive Council, M. W. of A.

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 its policies provide? If not, 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

SALEMEN 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 little slip, A heavy fall, A broken limb, No, that's not all!

An income stopped, A month or two, A doctor's bill, The rest past due.

Had he insured before the fall, THE TRAVELERS would have paid it all.

MONIAL INSURE IN THE TRAVELERS.

TOM KELLY, "The Insurance Man,"
Tyler 861. City National Bank Building.

ACCIDENT HEALTH FIDELITY SURETY BONDS

NATIONAL FIDELITY AND CASUALTY COMPANY

OMAHA

National Fidelity and Casualty Building

LIABILITY PLATE GLASS AND BURGLARY
In the last two months THE MIDWEST LIFE has increased its active agency force by adding to it such men as J. H. Mockett, Jr.; George McPherson, Arthur McPherson, Martin Tesh and Henry Levi, all of Lincoln. The last two will commence work on January 1st, 1914.
This company has need of four or five capable and earnest men to develop northeastern Nebraska. Previous experience in selling insurance is not necessary. It has excellent policies and a very liberal Agent's Contract, and only one contract for every agent. The initial commissions are based upon the volume of premium paying business in force. For additional information call or write

NATIONAL FIDELITY AND CASUALTY COMPANY

OMAHA

National Fidelity and Casualty Building

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.

"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.

THE SECURITY MUTUAL LIFE INSURANCE CO., of Lincoln,

is putting out new policies that furnish the greatest amount of life insurance at the least cost.

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT ON

The Bee's Insurance Page

every day sees a marked increase in the number of unemployed men in the east side of the city and the police are confronted with an army of vagrants.

Finger Crushed and Bruised. Bucklen's Arnica Salve gives sure relief, quickly heals sores, bites, burns, etc. All druggists.—Advertisement.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.