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. W. G. Preston, Treas. R. L. Robison, Vice-Pres.

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

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 ex plains 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 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.

Missouri State Life ST. LOUIS, MO.

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

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

--INSURANCE--FIRE, TORNADO, AUTOMORILE, PLATE GLASS, BOILER, BURGLARY, HEALTH and ACCIDENT,

ALFRED C. KENNEDY

209 First National Bank Building.

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 avail-

able 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 Ascott, Ia., at police headquarters ast night. "When we heard that he had died of an epileptic fit we were much surprised, for he had never been roubled 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 slugged and robbed." On Christmas eve the police were notified that a man at the Aetna hotel was in a stuper. 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 re-

gaining consciousness. At Hulse & Riepens, 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 2502 South Twentleth street.

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

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 stoppedup air passages of the head will open;

Instantly Clears Air Passages; drug store. This sweet, fragrant balm dissolves 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 tenight struggling

for breath, with head stuffed; nostribs closed, hawking and blowing. Catarrh or a cold, with its running nose, foul sis dropping into the throat, and

ACCIDENTS OF THE WEEK HOME OR OUTSIDE COMPANIES

Review of Bee Accident Readlines for Last Week, Showing the Necessity of Can Officers of Home Companies Accident Insurance.

EIGHT ARE BURNED TO DEATH | Police Make Their

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 Buidings.

PASSENGER TRAINS COLLIDE

Union Pacific and Rock Island Come Together in Yards.

ENGINEER AND FIREMAN HURT

Johnon and Raines of Stromsburg Local Suffer Minor Injuries, While All the Passengers Escape.

LITTLE BABY IS SUFFOCATED

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

Report of Crime and of Accidents

The annual report of the police departnuch different from that of 1912. In said as part of his defense for home crease in certain branches of police patronage of life insurance: work have been offset by decreases in others, which catalogues the last year \$14,688,000 of old line life insurance, \$4,000, ng is a summary of the happenings:

Persons killed in auto acci-Persons injured in auto acci-

RunsAuto Over Man, Then Stops, Reverses and Backs Over Him

Seven Months' Old Son of Mr. and Mother of Fourteen Breaks Ankle as She Goes to the Grocery

ACETYLENE EXPLOSION CAUSES GREAT DAMAGE

DUTCH STEAMER ASHORE IN

FIREMAN INJURED IN GROCERY STORE BLAZE

LITTLE JAMES ESELIN FALLS FROM AUTOMOBILE

Leg Amputated-Charles Cubley, 615 orth Sheffield avenue, Florence, who was injured by a street car at Thirty-

Opinions of Four

lows:

Presidents on Value

body will have to put something in a

hat for you or your dependent ones if

you should be snatched away from them.

GROVER CLEVELAND.

Talbot Replies to Criticism from Outside Parties

In a pamphlet written by Head Consul A. R. Talbot of the Modern Woodmen of America and issued to its members the following appears:

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, reiterating 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 11, 1913. This exhaustive report covered all transactions to December 31, 1912, and concluding which Insurance Commissioners Elkern of Wisconsin, Preues of Minnesota and Potter of Illinois said:

"The examination was directed by the convention of insurance commissioners

"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 in the official 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."

accounted for. This report, coming as it does from an official source outside of the society, after a detailed investigation, is a complete answer to the villification and abuse of the critics, who continue to agitate in the hope to advance their own selfish interests.

Insurance Notes.

H. O. Wilhelm, manner of the Great Western Accident company, is in 'Des Moines this week, paying a business visit to the home office.

The supreme court of the United States holds that if an application for life insurdance contains any false statement as to a material fact the policy issued upon that applicant believed he was telling the truth makes no difference. The company

Monk Trummer and Casmer Sledzi-

anowski Bound Over to Jury.

Trial of Mrs. Sledzianowski is to B

Held Saturday Morning in

the Police Court Before

Foster.

conception of human life. We are in this tee as chosen Saturday night: Gordon world to provide not for ourselves, but W. Noble, chairman; Franklin Mann. for others, and that is the basis of Walter G. Preston, George T. Blandford WOODROW WILSON. and Harry O. Steel. against him was overwhelming and Comheld for the grand jury. Trummer was unable to account in any way for his whereabouts on the day of the robbery and he was discovered with goods that had been taken from the cars in his ROY SUNDBERG IS RELEASED possession. Evidence against him was circumstantial, but it was convincing enough to hold him for the grand jury. John Morrin, Lewis Palmer, William Johnson and Oscar Inman, employes of the Burlington railroad at Pacific Junetion, testified that Sledzianowski was,

Casmer Sledzianowski, brother of the of the robbery, while Detectives Rich and redoubtable "Kid Sledge," and Frank 'Monk" Trummer, who was confined for the Burlington, testified as to their extwo years in the penitentiary for attempting to hold up a drug store at Clifton Persistent Advertising is the Road to Hill, were bound over Saturday afternoon for the federal grand jury by United concealing the property which was stolen States Commissioner Daniel on a charge by her son, will come up in police court of stealing merchandise from box cars next Saturday morning. She is at present which were the property of the Burlington free from custody on a bond of \$1,000 railread, while Roy Sundberg, who was given by Nick Dargaczewski, accused of being an accomplice in the crime, was released because of insufficient evidence.

Sledzianowski was arrested on Decemwhile secreted in his home at 1105 Miller headache will disappear. Mrs. street. Hidden under the stairway was found considerable of the plunder which and candy of the same identical manufacture and brand as those found on Sledzisnowski were found on the person of Trummer, while both were identified by inine relieved me in a short time." switchmen and yard clerks at Pacific sale by all dealers.-Advertisement. Junction as two men who were there on the night of December 21, the night the cars were broken into.

HELD FOR ROBBING BOXCARS seen by them in Pacific Junction the day McDonald and Special Agent German of periences searching for Siedzianowski. The trial of Mrs. Martha Siedzianowski, mother of Casmer, who is charged with

sick Hendache. Sick headache is nearly always caused by disorders of the stomach. Correct ber 23 by Detectives Rich and McDonald them and the periodic attacks of sick Bishop of Roseville, Ohio, writes: "About a year ago I was troubled with indigeswas stolen from the box cars, and he had tion and had sick headache that lasted on one of the new pairs of shoes which for two or three days at a time. I docwere stolen. Chewing gum, cigarettes tored and tried a number of remedies, but nothing helped me until, during one of those sick spells, a friend advised me to take Chamberlain's Tablets. This med-

PERSONAL PARAGRAPHS.

Manage Affairs.

PRESIDENT SNELL SAYS YES

Lincoln Insurance Head Shows Why Nebraskans Should flux Western Insurance and Keep Money Home.

In an address before the Lincoln Comnent shows that the year of 1913 has mercial club, N. Z. Snell, president of een a busy one, although in respects the Midwest Life Insurance company, "In 1908 there was written in this state

as one of very ordinary events. Follow- 060 by Nebraska companies and \$10,002,000 by cutaide companies. That placed in 1912 the outside companies was obtained by their agents tiving in Nebraska, thes Nebraska policyholders were examined by Nebraska doctors, in many instances by the same physicians who made examinations for the home companies. Attention is directed to these things because the larger part of the task of getting new business for outside companies in gone and must of percessity continue to be done by Nebraska men. The same thing is true as to the loans they make on our farms and city property. Nebrasks men are the agents who send is the applications. Nebraska men inspec the property and report the size of the loan it will carry. If Nebraska men can do these things for the outside companies, they can do them just as well for the

nome companies Home or Outside Companies? About the only question then left for so lution is this: Have the officers of Nebraska companies as much honesty and ability to conduct and manage Nebraska companies as the officers of the outside companies have to conduct and manage their companies? None will contend that the east has a monopoly on the honesty A DANGEROUS POSITION and the brains of this country or that Nebraska is lacking in capable men From every point the problem is ap proached the eastern company has no ad vantage over the Nebraska company. It would seem, therefore, that the officials of the state companies, men who have spent all or the greater part of their business lives in this state and know con ditions here, could with confidence appeal to the people of this great state in the upbuilding of strong local life companies. We can not establish large iron and steel mills. We have not the ray material in our bills. Neither have we coal. We have no tremendous water to turn the wheels of cotton, 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 15 and on the same platform will be a representative of the National Board of Fire Underwriters.

HEALTH HEALTH STREET SOURCE TO THE Wholes of turn the whoels of cotton, woollen and various other factories either directly or indirectly through cheapty generated electricity. But we have men and women, active, vigorous, aggressive, who believe in Nebraska and its possibilities and who are the raw material of life insurance companies, men and women who this year have unquestion. women who this year have unquestion This week's bulletin of the Missouri State Life Insurance company shows J. E. Austin, Nebraska state agent in No. 18 position for business secured and paid for during the last half of 1913 by general agencies, and in position twenty-four for individual business in the same period The company has 1,800 field men.

women who this year have unquestionably bought more than \$15,000,000 of life insurance, as against \$14,688,000 last year, and who next year will without doubt buy a still larger amount. The insurance will be bought. This is a fixed fact. Shall the home or the outside companies be paid the premiums? Shall the money he paid the premiums? Shall the money be kept in Nebraska or sent away? These are the live, practical questions for the people of Nebraska to decide. As the payment of these premiums is a "volunact on the part of the citizens" of of Life Insurance Nebraska, "an expenditure of their own

companies of their choice," no outside The opinions of President Wilson, and company can complain if the citizens of of his three predecessors, on the value this state "stand up for Nebraska" and of life insurance were expressed as fol-'patronize a home company.' Get a policy, and then hold on to it Tom Kelly Heads the It means self-respect, it means that no-

money" to obtain life insurance "in the

Nebraska Life Men Tom S. Kelly was elected president of Life insurance increases the stability of the Life Underwriters Association of the business world, raises its moral tone Nebraska at the annual meeting held and puts a premium upon those habits Saturday night. Charles Hall Johnston of thrift and saving which are so essen- was chosen vice president of the assotial to the welfare of the people as a ciation and W. D. Morton, secretary.

THEODORE ROOSEVELT. Fred B. Dale is the new treasurer. A man in office without means must In accepting the honor of heading the abandon the hope of making the future association Tom Kelly expressed great of his family luxuriously comfortable. All surprise as being selected and asserted man can do under existing circum- that he would endeavor to merit the trust stances to safeguard his family is to get reposed in him. Mr. Kelly is secretary his life insured. WILLIAM H. TAFT. of the Rotary club and one of the best If a man does not provide for his chil-known insurance men in Nebraska. He dren, if he does not provide for all those will undoubtedly instill some of the endependent upon him, and if he has not thusiasm into his new office among the that vision of conditions to come, and underwriters as he is lending to his offithat care for the days that have not cial place on the Rotary staff and in that yet dawned, which we sum up in the way help the former organization

whole idea of thrift and saving, then he greatly, has not opened his eyes to any adequate | Pollowing is the new executive commit

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 an exhibit, and there is talk or the city making a showing of some kind. A o'clock this morning committee has called on the mayor and move in this direction.

dustry will make an exhibit as the sec- the old jail building retary has written from Washington Last night seven men were arrested for of Nebraska

catarrh, cold-in-head or catarrhal sore through will be gone.

Cream Bairo' and your cold or catarrhal sore through will be gone.

End such misery now: Get the small bottle of "Ely's Cream Bairo' and your cold or catarrh will surely disappear. Agents: Sherman bottle of "Ely's Cream Bairo' and your cold or catarrh the concerning the theft, each story conticting with the other, but the evidence of the show ceny.

Slexislancwski and told severel different than opened of the show ceny.

Cream Bairo' and your cold or catarrh will surely disappear. Agents: Sherman and Loan company building. Fitteenth charitable institutions, more demands of their way hone from a New Year's and Dodge streets, where meetings are have been made on them during the last flicting with the other, but the evidence They formerly lived in Omaha.

End Sure were broken into.

Slexislancwski and told severel different than opened of the show ceny.

City stored at the City stored at the Constant to the people in charge of their way hone from a New Year's and Dodge streets, where meetings are have been made on them during the last being the constraint to the constra

News from the Insurance Field MODERN WOODMEN OF AMERICA OFFICIAL ANNOUNCEMENT

and 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 Hend Camp, put the Chicago rates into force. Such belief is not in accordance with the facts and official action taken. The cases appealed from the infunction decrees of the lower courts in lowa and illinois to the higher courts are appealed for the purpose of having these 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 court 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 Courtas well as the pledge and agreement of the Head Officers of the Modern Woodmen of America and this official proclammation of the Executive Council, the rate untership.

A N. BORT, E. E. MURPHY, R. R. SMITH, F. R. KORNS, S. S. TANNER,

Directors.

uncil M. W. of A

1914

1914

A NEW YEAR'S RESOLUTION

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 SALESMEN WANTED

Who Knows What the New Year Will Bring to You or Me? Protect your family with a policy in THE NATIONAL LIFE.

J. V. STARRETT, State Agent, BLOCK.

A little slip, A heavy fall, A broken limb, An income stopped A month or tw A doctor's bill,

Before the fall, THE TRAVELERS would A doctor's hill, The rent past due, MORAL: INSURE IN THE TRAVELERS. TOM KELLY, "The Insurance Man."

City National Bank Building.

Tyler 861. ACCI-LIABIL-DENT NATIONAL GLASS

1914

1914

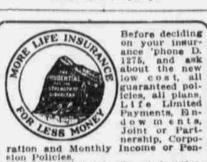
We are issuing the most liberal poli-cles consistent with good service to our-patrons and honest adjustment of their

NATIONAL FIDELITY AND CASUALTY

COMPANY National Fidelity and Casualty Building



Company's Property.



The Prudential Ins. Co. of America, Inc. as a Stock Co., by New Jersey. M. BEUCE CARPENTER, Mgr. for Nebraska and South Dakots. 519-22 City Nat'l Bank Bidg., Omaha

MAXWELL cannot cure. NO PAIN, NO DETENTION FROM BUSINESS. Pay When Cured.

Hundreds of the most prominent people in Omaha, and from all parts of the United States have been cured by DR. MAXWELL during his 28 years in Omaha.

17th and Farnam Streets, OMAHA Phone Red 4390

Men in Want Seek Shelter from Cold at Police Station

The first cold weather of the winter has brought no little amount of sufferhave applied for space and the manu- ing to the homeless and unemployed men facturers are coming in, the latest being and women. More than a hundred men the Iten Biscuit company and the last night sought shelter at the city jail. Worcester Sa't company. Inspector of The number has ranked from firty to Foods Bossie has announced that the de- geventy-five nightly for the last week. partment over which he presides will None was turned away last night, and they continued coming until after 2

Though none of the applicants at the members of the council and they favor police station are women, tales of suffering by women are told by the men it is thought the Bureau of Animal In- who seek shelter on the bare floors of

asking for information relative to ex- stealing coal from cars in the railroad thits. The management of the show yards John Murphy was arrested by ntemplates a series of demonstrations Special Officer McGarry at the Missouri in domestic science and kindred sub- Pacific yards, while at the Union Pacific jects, and to this end agricultural col- yards Special Officers Matthews and Milleges in this and nearby states have been for arrested Charles Cox. John Mahel asked to co-operate. A similar invitation Charles Reed, Pearl Baker, Martin King has been extended to the women's clubs and Arthur Blackwell. All of the men

Hew weeks than for many years. Nearly Business Success.

INCREASING ITS FORCE In the last two months THE MID-WEST LIFE has increased its active agency force by adding to it such men agency force by adding to it such men as J. H. Mockett, Jr.; George McPherson, Arthur McPherson, Martin Tebrinke 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 commence work or decrease.

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 business written each year, and renewal commissions are based upon the volume of premium paying business in force. For additional information call or write

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY SELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN OMANA AGENCY CITY NATIONAL BANK EVILDING, GEORGE CROCKER, F. A. PINNEY, General Agents.

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST-69 YEARS -and Best Companies on

W. H. INDOE General Agent 652 Bee Bldg. OMAHA.

THE SECURITY MUTUAL LIFE INSURANCE CO.,

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

of Lincoln,

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT on

The Bee's Insurance Page

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 rewere booked on a charge of petit lar- lief, quickly heals sores, bruises, burns,

you will breathe freely; duliness and raw dryness is distressing, but truly headache disappear. By morning! the needless,