

The Bankers Reserve Life Company

RASBOM E. ROBINSON, President.
HOME OFFICE, OMAHA, NEB.
 Excellent Agency Positions Are Open to
 Salesmen Wishing to Increase Their Incomes.
THE RESULTS OF 1913

Total Income	\$1,383,324.97
Dividends Paid to Policy Holders	130,678.36
Death Losses Paid	179,875.25
Paid to Beneficiaries & Policy-holders, total	417,640.79
Interest Income Exceeds Death Losses by	16,672.76
Net Gain in Assets	590,534.35
Total Accumulated Assets	4,292,750.02
Policies Issued and Revived	5,345,369.00
Business in Force December 31, 1913	32,039,908.89

A RECORD OF PROGRESS AND PROSPERITY

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.

The Commonwealth Life Insurance Company

OMAHA, NEBRASKA
 508-512 Omaha National Bank Building.
COMMENCED BUSINESS AUGUST 9TH, 1910.

OUR GROWTH

Admitted Assets	Insurance in Force	
January 1, 1911	\$278,146.49	\$ 340,642.00
January 1, 1912	\$201,935.80	\$1,111,870.00
January 1, 1913	\$339,675.75	\$1,984,870.00
October 1, 1913 (Est.)	\$415,000.00	\$5,300,000.00

Surplus To Policy-Holders (Over) \$295,000.00

EVERY DEATH LOSS HAS BEEN PROMPTLY PAID
 You are absolutely safe with a policy in this company.
 Invest for a Nebraska Company. Do not send your money from the state.
 Our assets are invested in securities on Nebraska lands.
 Not the Largest Company, but the Best.
FRANS NELSON, President.

German-American Life Insurance Company

OMAHA
First Class Positions for Live Wires

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.
 3th Floor W. O. W. Bldg. Phone Douglas 678.
 We don't want much, just the "Lion's Share."

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

The Bee's Insurance Page

LIFE INSURANCE AIDS BUSINESS MEN'S CREDIT

Protection through life insurance is essential to all business men. It enlarges credit, encourages thrift, puts a man on a broader business basis. Busy men think they will increase their protection to an adequate amount, but they too often postpone the increase, promising to add to their insurance some time, only to find in after years that the "some time" never comes.
 If you are in business that requires borrowing from time to time, ask your banker what he thinks of your having life insurance to your credit when borrowing, in addition to your visible assets and property of record. He will tell you that it is a mighty good thing to have the reserve security that life insurance brings and he will welcome you as a patron more because you have that protection. Your loan will be made with added satisfaction on both your own and his part because of the fact that you are backing up your assets of life with assets that will come to your estate in case something happens to you.

Fred Brodegaard Is Incorporating Branch Business

Incorporation of the extensive branch jewelry store business which has been developed during the last year, is being accomplished by Fred Brodegaard, the "Sign of the Crown" Jeweler, and several associates. Their purpose is to make it possible for the small country merchant to compete successfully with the mail order houses in the jewelry business, thereby keeping the money at home.
 Associated with Fred Brodegaard is his brother, Alfred, and Axel H. Anderson and J. J. Dryer. The latter will be general manager of the wholesale house. The sale of capital stock in the newly incorporated business is attracting special attention because of the 7 per cent dividend guaranteed by city of Omaha bonds.
 Within one year 250 stores are expected to be in operation through the state in connection with the newly incorporated company. This will be accomplished by co-operation with the merchants in small towns, who will be given an opportunity to carry a good line of jewelry that can be sold at reasonable prices.

IDEAL STONE CEMENT CO. ELECTS ITS OFFICERS

The annual meeting of the stockholders of the Ideal Cement Stone company was held Friday evening, January 23, at the company's main office, 1708-12 Cumling street. The following were elected to the board of directors: N. J. Peterson, Charles Peterson, P. J. Denison, Elmer M. Carson and J. A. Pearson. N. J. Peterson was re-elected as president and manager; Elmer M. Carson, vice president; Albert V. Johnson, secretary-treasurer.
 The last year showed a very encouraging gain over the previous year. It has been necessary to enlarge the plants at Thirty-first and Spaulding streets and at Twenty-fifth and Oak streets to take care of the steadily increasing demand for the cement blocks and the other concrete stone.
For Indigestion and Bilelessness
 Use Dr. King's New Life Pills: they stomach and bowels of all impurities and tone up the system. For sale by all druggists—Advertisement.

News from the Insurance Field

ACCIDENTS OF THE WEEK

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

Earthquake Shock Follows Two More Violent Eruptions

One Killed, Nine Injured in Series of Coasting Accidents

Englishman Is Shot Down at Los Angeles

SEWARD CONTRACTOR DIES OF BLOOD POISONING

MAN SERIOUSLY INJURED BY FALL TO BASEMENT

LIFE AGENT HAS GREAT WORK He Should Be Proud of His Daily Task in Life.

FEW CALLINGS ARE HIGHER Sells Something of Highest Worth Which Has a Known and Absolute Return for Money Invested.

The conscientious life insurance agent has every reason to be proud and happy. When he attends the funeral the little orphans whisper to each other and say: "That's the good man who wrote papa the policy." When the widow with a couple of little children hanging to her skirts comes to the door in response to his knock and accepts with tears in her eyes the company's check, he can turn away feeling that he has done today more good than any preacher.

Selling life insurance is a business and occupation to command the highest respect. It is selling something of the highest worth—something that represents known and absolute returns for the money invested; selling something that in the best character of life insurance not only buys a stipulated return in case of death, but is an investment that carries earnings with it through its investment term. Few things beyond the absolute daily necessities of life are sold that are of a higher character in the way of an investment or a more legitimate one, than life insurance. It is buying something real and tangible for the future. It is putting the money to work to the same use. It is directly laying up for a rainy day and guaranteeing protection to those needing it in case of the death of the insured. Investment in life insurance adds to the credit of every man buying it, and the man who sells life insurance is selling that which builds for the financial strength of the man purchasing. Too often, facts of this kind are overlooked. Too often, agents themselves fail to appreciate the high standard of the business they are conducting. The selling of life insurance is a work to command the utmost respect of the public generally and it is a business in which the man engaged in it can hold his head as high as any business man in any community.

A woman of Dallas, Tex., was left a widow with two young children. Her husband carried no life insurance. Looking for some work with which to gain a livelihood, she naturally thought of the hardship brought upon her because of her husband's neglect, and she fitted herself to sell life insurance. That was some ten years ago, and since then she has written an average of \$100,000 business a year, or in round numbers \$1,000,000 of insurance. Because this woman had the bitter experience of being left with nothing because of the neglect of her husband, she has made good in protecting hundreds of others who otherwise might have had to face the world as she did.

SIoux CITY TAKES CREDIT

Jobs There Send Out Reports They Reduced Rates.

USE STORY TO SOLICIT TRADE

Try to Work on Sympathy of Country Merchants to Take Their Business Away from Omaha.

Churchmen Look About for Plans For New Edifice

Definite organization of committees to plan and erect a new edifice for the First Presbyterian church was accomplished yesterday afternoon by the general committee authorized at the meeting of the congregation last Wednesday. That committee met at the office of C. E. Yost, chairman of the board of trustees, and elected N. H. Loomis, chairman; Alfred C. Kennedy, secretary, and H. A. Doud, treasurer of the building fund.

German Army Aviator Is Killed by Fall

Some member recently questioned the accuracy of a statement made by me when I said the Modern Woodmen of America is bigger and stronger than ever and will live to fulfill the mission for which our society was founded. Our recent controversy over the rate question has led some of our members to doubt the continued growth and prosperity of our society, but I have faith in the good judgment of the rank and file of our members. I believe absolutely that our society is stronger than ever and that out of the seeming chaos of the last two years will come an era of greater growth and prosperity than ever before. In other words I have not lost confidence in our membership, who on the whole are big enough and strong enough to solve every problem which confronts our order.

OMAHA INSURANCE MAN TRANSFERRED TO MINNESOTA

George T. Blandford, who has been general agent for the Mutual Benefit Life Insurance company for the state of Nebraska for the last three years, has been transferred to the Minneapolis-St. Paul agency of the same company. This is a very important promotion and carries with it great responsibilities.

RECOMMENDS CHAMBERLAIN'S COUGH REMEDY

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

Four Persons and Many Prize Animals Killed by Explosion

Man Trampled by Team is Given Big Verdict by a Jury

LEG BROKEN THREE TIMES BY FALL ON PAVEMENT

OMAHA BOY BREAKS HIS WRIST CRANKING MOTOR

EIGHT HURT AS RESULT OF COASTING ACCIDENT

TALBOT IS OPTIMISTIC ABOUT FUTURE OF ORDER

In a recent interview Head Consul A. R. Talbot of the Modern Woodmen of America, spoke optimistically of the future of his order, having in mind local conditions in the Modern Woodmen growing out of the rate revision controversy. Mr. Talbot said: "Some member recently questioned the accuracy of a statement made by me when I said the Modern Woodmen of America is bigger and stronger than ever and will live to fulfill the mission for which our society was founded. Our recent controversy over the rate question has led some of our members to doubt the continued growth and prosperity of our society, but I have faith in the good judgment of the rank and file of our members. I believe absolutely that our society is stronger than ever and that out of the seeming chaos of the last two years will come an era of greater growth and prosperity than ever before. In other words I have not lost confidence in our membership, who on the whole are big enough and strong enough to solve every problem which confronts our order."

"Every local of the membership roll of every local of our society will show that we have the representative following everywhere, and I am quite willing to trust the future of our society in the hands of such members. Our only danger lies in the fact that so many of our members are not willing to give these problems of legislation and management personal attention, but refrain from attending the camp meetings and assume their personal share of responsibility. If Woodcraft should be left in the hands of the agitators and those with personal axes to grind its future would no doubt be uncertain, but I believe our conservative members are awakening to the crisis which is before us and will rally to the support of the society at this time. If so the issues will be tried before a fair-minded, impartial jury with power to decide for the best interests of the order, not only in matters of legislation, but also in matters of management and the selection of officials. There should be no 'plugged juries' and it is up to our great membership to see that none are framed up."

MID-WEST TO HOLD ANNUAL BANQUET NEXT SATURDAY

The Mid-West Life Insurance company will hold its annual banquet for state agents at Lincoln next Saturday. Agents Pinney and Crocker of Omaha are on the program for speeches.

INSURANCE NOTES

Insurance Commissioner Epsteen of Colorado has cited the officials of the Cosmopolitan Casualty company of Denver to appear before him to show cause why their license to sell stock should not be suspended, because of alleged abuses. The officials have asked an injunction restraining the insurance commissioner from interfering with them.

BACK OF ITS AGENTS

THE MIDWEST LIFE stands back of every statement made by its agents in soliciting insurance. No one need have the slightest hesitation in dealing with them, it is our purpose to employ only men of integrity and clean business methods. Sometimes our judgment of an agent may be wrong; but if it is we do not intend that any prospective policyholder shall suffer thereby. An agent is the agent of the company, and THE MIDWEST LIFE does not propose to shirk any of its responsibilities. It will recognize his acts and statements as the acts and statements of the company.

TO ASK GRAND JURY INVESTIGATION OF COUNTY CONTRACT

Notice that he will ask the grand jury which will begin its sessions February 2 to investigate the letting of a contract for materials for county bridges to be built in 1914 to the Omaha Structural Iron company by the Board of County Commissioners was given by Commissioner Beat yesterday.

Drawn For The Bee

The best newspaper artists of the country contribute their best work for Bee readers.

FORBIDS ANY DISSIPATION

Special Agent Moore Tells About Virtues of Corporate Bonds.

JOINT CONTROL A GOOD THING

Reduces the Temptations that Are Apt to Confront One Person If Left to Do as He Pleases.

Charles L. Moore, Jr., special agent for the Southwestern Surety Insurance company, has been spending some time in Omaha studying local bonding and insurance conditions in Nebraska and Iowa. Mr. Moore has for some time made a careful study of bonding questions. The most distinctive feature, he says, during the year just past was the very marked increase of corporate over personal bonds. All business men are now firmly convinced that the execution of a bond of any character is a corporate function, and as such should be avoided by the individual. There are many safeguards thrown about the administration of estates of deceased persons by a bonding company that executes sureties for administrators, executors, guardians, etc., that are found to be very valuable to widows and orphans. One of the most important and probably the least understood is that of "joint control."

Joint control forbids the dissipation of the estate and is rapidly becoming better understood and valued. The clause provides that when a bond is written for a guardian, administrator or executor the principal named in the bond and the surety company shall exercise joint control of the assets of an estate.

"By joint control is meant that all money belonging to an estate shall be deposited in a bank or trust company in the name of the principal in his fiduciary capacity and counter-signed by the company and its legally authorized agent," Mr. Moore said.

"If there are assets, such as stocks, bonds, mortgages and certificates of deposit capable of being converted into money, they are, under the same agreement, placed in a safety deposit box, one key being held by the fiduciary and the other by the representative of the company. It is impossible for one of the men to remove these assets without the knowledge and presence of the other.

"When these assets are converted into money the representative of the surety company keeps a watchful eye on the transaction and insists that the proceeds immediately be deposited in accordance with their prior agreement, and when so deposited shall come under the joint control of the fiduciary and the company. The agreement also provides for the deposit of income from real property, interest on investments and the like.

"The surety company's representative will not countersign a check unless the purpose for which it has been drawn has been approved by the court, and an envoy of the company, having no financial interest in the estate and no reason for fear that the trust be administered exactly in accordance with the law, and that payment be made only for authorized purposes and to whom they are legally due.

"Funds of minor children too young to have a full appreciation of the importance of business transactions, incompetents and others, as well as the funds of estates, where a watchful eye is not being kept upon their accounting, often have melted away, but where the surety company's bond is effective and actual joint control is actively exercised, such is impossible.

"The objection to joint control comes from those who have not an adequate understanding of its provisions and who never have taken the trouble to satisfy themselves of its advantages to them, and also from those persons who have an ulterior motive in protesting against such an arrangement. The joint control plan merits the study of thinking men who would protect women and children near to them."

ACCIDENT HEALTH FIDELITY SURETY BONDS

LIABILITY PLATE GLASS AND BURGLARY

We are issuing the most liberal policies consistent with good service to our patrons and honest adjustment of their losses.

NATIONAL FIDELITY AND CASUALTY COMPANY
 OMAHA
 National Fidelity and Casualty Building

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.

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

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
 SALESMEN WANTED

MODERN WOODMEN OF AMERICA
 Executive Offices, Lincoln, Neb.
 Administrative Offices, Rock Island, Ill.

Leads all others in Membership—leads all others in Insurance in Force—leads all others in Fraternity, having a great sanitarium where members may, without charge, receive treatment for Tuberculosis—The Greatest Progressive Co-operative Organization.

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For full information see any local camp clerk or deputy, or write

A. R. TALBOT, Head Consul, M. W. of A., LINCOLN, NEB.

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

and referred to the committee on plans and building. Money to pay for the additional lots adjoining the new church site at Thirty-fourth and Farnam streets was raised among the committeemen during the meeting.

One of the building plans referred to the building committee was that of St. Paul's chapel of Columbia university, New York City, which it is said, can be duplicated for the local Presbyterian church at a cost of \$115,000. About that sum will be spent on the Omaha edifice.

In a statement made by him, Mr. Beat comments on the fact that the contract was awarded by a vote of three to two, the negative votes being cast by himself and Commissioner John C. Lynch. Mr. Beat said:

"I shall ask the grand jury to investigate the contract for bridges let for the year 1914 and it might be interesting for the public to know that the contract was awarded by a vote of three to two, Harte, McDonald and O'Connor voting for it, with Lynch and myself voting in the negative, and Chairman Harte has named the same three members as committee on bridges for this year."

"If the information that I have at hand is correct, the county is being subjected to the works of a 'masked highwayman,' and if any bridges are built the taxpayers will pay the price of the loot."

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

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