

The Bankers Reserve Life Company
OMAHA, NEBRASKA

Is making a unique proposition to successful salesmen.

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, 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 25 years, \$13.50. 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 27, 1910.

OUR GROWTH

January 1, 1911.....	Admitted Assets \$278,146.48	Insurance in Force \$ 540,642.00
January 1, 1912.....	\$291,935.80	\$2,111,870.00
January 1, 1913.....	\$339,675.75	\$3,984,870.00
October 1, 1913 (Est.).....	\$415,000.00	\$5,500,000.00

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.
 Boost 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.
FRANK NELSON, President.

German-American Life Insurance Company
OMAHA

First Class Positions for Live Wires

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT ON

The Bee's Insurance Page

GETTING THE NAMES OF MANY

Thousands of Addresses of Former Omahans Being Collected.

TO BE INVITED BY SAMSON

Secretary Weaver of Ak-Sar-Ben Thankful for Volunteer Lists—All Will Be Asked to Visit Home.

Thousands of names of former residents of Omaha, members of local lodges and various organizations, have already reached the office of Secretary J. D. Weaver of Ak-Sar-Ben, to make up the list of former residents who are to receive personal invitations to come back to Omaha for "home coming" week in connection with Ak-Sar-Ben festivities next fall. The Woodmen of the World alone has already sent in the name of over 1,000 of its members who were formerly residents of Omaha. The Odd Fellows, the Masons, the Elks, and dozens of other organizations are daily swelling their lists and pouring them into Samson's office. Some organizations that the committee overlooked in sending out its call for such lists are nevertheless taking it upon themselves to send in their lists of non-residents.

"That is exactly what I want them to do," says Secretary Weaver. "I want any organization in the city that may overlook in our haste, to feel free to send in its list of former residents of Omaha in order that we may reach as many as possible."

These thousands of names and addresses will be catalogued in alphabetical order as soon as they are completed. Then a

For Burns, Bruises and Sores

The quickest and surest cure is Bucklen's Arnica Salve. Every household should have a box on hand all the time. See All druggists.—Advertisement.

News from the Insurance Field

ACCIDENTS OF THE WEEK

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

SCORES SUFFOCATED IN FLAMING TUNNEL; NINE AMERICANS DIE

Between Fifty and Sixty Persons Perish in Cumbre Tube Set on Fire by Bandit.

TRAIN STRIKES BIG SLEIGH

Man Killed and Five Persons Hurt at Kingston, N. Y.

THREE OF INJURED MAY DIE

NINE ARE FROZEN TO DEATH

Many Prostrations from Cold Also Reported in New York.

Springview Doctor Found Dead Near Car With Engine Running

River Packet Burned; Five Persons Drown

Four Men Killed by Explosion of Powder

MOTORCYCLE SMASHED IN COLLISION WITH AN AUTO

CHARLES STRATTAN'S HAND CRUSHED IN PRINTING PRESS

AGED MAN LOSES LIFE TRYING TO SAVE WIFE

DIGEST OF INSURANCE LAWS

Commissioner Brian Shows Provisions of Sections of Act.

INSURANCE BOARD IN CONTROL

Authority of the Various Kinds of Insurance Companies Is Set Forth for Information of the Layman.

(From a Staff Correspondent.)
 LINCOLN, Feb. 15.—(Special.)—Insurance Commissioner L. G. Brian has prepared a digest of the new insurance law with a showing of its provisions covering the different sections of the act. It is as follows:

Digest of Nebraska Insurance Laws.

State Insurance Board has supervision of insurance.

All correspondence pertaining to insurance should be addressed to the State Insurance board of insurance commissioner.

Make all remittances payable to state treasurer and forward same to insurance department.

General Provisions.

Before issuing authority to foreign companies each company must file a copy of charter or articles of incorporation and bylaws and all amendments, certified by an officer having custody. Certificate of amount of capital stock and assets.

Copy of last annual statement made to home department.

Certificate appointing insurance commissioner attorney to receive process.

Annual statement shall be filed before March 1 of each year.

Licenses for all companies and agents expire on April 30 of each year.

Require 100 policyholders before license can be issued to assessment association.

Domestic Companies.

Require 200 policyholders before license can be issued to mutual company.

Require nine or more persons to form an insurance corporation.

Annual meetings of all domestic companies shall be held in January or February.

Liability of a member of a mutual company is limited to premium stated in policy.

An assessment association may, in its bylaws, limit the liability of its members.

NO SAFE PLACE TO LIVE

Accidents as Likely to Happen at Home as Elsewhere.

DANGERS PEOPLE GO AGAINST

Study of Casualty Statistics Reveals Facts of Interest to Travelers and Stay-at-Homes.

ONE KILLED ON OMAHA ROAD

Sixteen Passengers Injured When Train Goes Into Ditch.

QUAKE HITS THE NORTHEAST

Shock Especially Severe in Central and Northern New York.

TRENCH CAVES IN, KILLING MAN

Wayne Man Badly Hurt by Explosion of Water Front in Stove

Conductor Ward of McCook Killed in Holdrege Yards

KANSAS WOMAN FREEZES TO DEATH IN FATHER'S BARN

FALLS FROM BALCONY WITH CLOTHES AFIRE

EIGHT DEATHS IN NEW YORK DUE TO COLD SNAP

PHELAN SUFFERING FROM MINOR FRACTURE OF SPINE

statements to home department. No provision can be made limiting time action may be brought to less than that of charter or articles of incorporation.

Every domestic company shall be examined at least once every three years. Every domestic company shall deposit all of its investment securities with the insurance board until the sum aggregates \$50,000.

No domestic company can expend more than \$25 unless voucher is signed as receipt in payment.

No officer or director of any domestic company shall receive any money or valuable consideration for negotiating a loan.

Every insurance company or agent having knowledge of any law violation of this act is required to report same and name of informant will be held confidential.

Companies license revoked upon removal of suit from district court to federal court.

Fees and Taxes.

For filing and examining incorporation papers of companies and issuing license thereon, \$50.

Filing annual statement and issuing license to assessment association, \$10 per day and all expenses connected therewith.

Every life and accident company organized under the laws of other states for profit, shall pay 2 per cent tax on gross premium received.

Every surety company organized under the laws of other states shall pay 2 per cent tax on gross premiums received.

Reserve can be standard of valuation as adopted by company, on net level premium, preliminary term, any policy participation after three full years, must be apportioned annually and carried as a liability in favor of policy.

Life policies require standard provisions and the insurance of any coupons as evidence of indebtedness.

Upon request a statement as to surplus furnished to dividend policies shall be furnished to policyholders.

Annual meetings of all domestic companies shall be held in January or February.

Liability of a member of a mutual company is limited to premium stated in policy.

Reserve 25 per cent of gross renewal premiums.

Fire policies must be the New York standard as near as practicable.

Unlawful for any insurance company or agent to issue fire policy in excess of face value of property including existing insurance.

Unlawful for insured to procure any

NOW CONNECTED WITH THE FOSTER-BARKER COMPANY.



HARRY S. BYRNE.

fire insured in excess of fair value of property.

Every fire insurance policy must state on its face amount of premium received.

No fire policy issued for longer term than five years except assessment association may provide in its by-laws for a longer period by readjusting every five years.

When real property is wholly destroyed by fire, tornado or lightning the amount of insurance written in policy taken as true value; any judgment rendered in suit attorney fee allowed plaintiff.

No combination, understanding or contract can be entered into to control rates to be charged for insuring any risk.

No person can solicit insurance without having license in his possession; application on file not sufficient.

False statement as to financial condition of company prohibited.

Every person being solicited for insurance in any class should ask solicitor to show license before signing any papers.

Unlawful to dispose of any note taken for premiums until policy is delivered.

Requires ten or more persons to incorporate fraternal association.

Requires 250 applicants before license can be issued to fraternal societies.

Domestic fraternal societies may deposit investment securities with insurance department.

Constitution and by-laws of fraternal societies shall be filed with the insurance board.

Harry Byrne Joins Foster-Barker Agency

Harry S. Byrne has given up his private insurance business to become manager of the surety department of the Foster-Barker company.

The change which becomes effective today is considered an advantageous one for Mr. Byrne as the Foster-Barker company is a strong general agency writing the largest volume of general insurance business in Nebraska.

Mr. Byrne has been in the insurance business in Omaha for several years and has a large following of friends who will wish him success in his new position.

Insurance Notes.

During 1913 there were 4,406 fires in Ohio, doing damage amounting to \$5,077,629. Of the fires \$13 were incendiary, the loss being \$130,629.

Not many companies show an increase in fire insurance premiums for 1913, this reflecting the general depression in business. Of 112 companies which have reported their 1913 fire insurance business, the loss being \$130,629.

A bill has been introduced in congress intended to regulate insurance in the District of Columbia; it forbids the combination of real estate, real estate loan and fire insurance business. Much of the fire insurance business in the District of Columbia is done by real estate agents.

The Pennsylvania insurance department, which is liquidating the American Union fire insurance company, reports that the work is delayed by the difficulty in reconciling the accounts of the local agents and the twenty general agents with the home office accounts. It has not yet been possible to definitely fix the assets and liabilities, but the department is instituting a property owners' list which will be able to pay at least 50 per cent.

Waiter H. Bennett, the new state fire marshal of Illinois, has signaled his administration by issuing a weekly press bulletin, which goes to all the papers in the state and is intended to arouse public interest in the reduction of preventable fire waste. The bulletins record prosecution and convictions, inspections made by the department and helpful suggestions to property owners for the protection of their risks.

The Missouri insurance commission has completed its two weeks' tour of the state, in which it has held meetings in every section to which all interested in that part of the state were invited. The next hearing will be in St. Louis, and the commission has decided that it will not consider any tentative drafts of proposed legislation until all the hearings have been completed and the necessary data accumulated.

YOUTH KNOCKED DOWN BY POLICE CAR ON STREET

His view obstructed by a passing street car, Ed Loving, a 15-year-old boy, riding a wheel at Seventeenth and Cass streets, drove directly into the police emergency auto, which was returning to the station from a call in the north part of the city. The lad was knocked down and injured. The lad was picked up and taken to the Chautauque hospital, where he was brought to headquarters, where police surgeons declared that the hurts were not dangerous.

ACCIDENT HEALTH FIDELITY SURETY BONDS

LIABILITY PLATE GLASS AND BURGLARY

NATIONAL FIDELITY AND CASUALTY COMPANY
 OMAHA.

National Fidelity and Casualty Building

Company's Property.

Everyone Loves Grandma—She's a Dear Old Lady!

Yes, but— Did you ever hear a conversation like this— "Who is going to take care of Grandma this year?"

"Will had her last year, and Mary had her the year before, I guess it's up to me. If she only had a little income to help out."

TOM S. KELLY, The Insurance Man, Tyler 861.

THE FOLLOWING COMPANIES GUARANTEE SAFETY IN Fire Insurance

Home Insurance Company, Phoenix Insurance Company, Continental Insurance Company, Springfield Fire & Marine Insurance Company, New Hampshire Insurance Company, Liverpool and London and Globe Insurance Company, Franklin Insurance Company, Western Assurance Company.

Foster-Barker Company
 Brandeis Bldg. Phone Doug. 29

ARE YOU INSURED?

If not, we have the policy you want. **GREAT WESTERN POLICIES PAY.**

H. O. WILHELM, Manager.
 Phone Douglas 3316. New Baird Building, Omaha, Neb.

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.

--INSURANCE--
 FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.

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

SIXTY IN PHARMACIST CLASS

That Many Will Get Their Degrees at Creighton Next Week.

TWO WOMEN TAKING COURSE

All Were Given Their State Board Examinations Last Week—Diplomas to Be Given Out by Magevney.

The annual commencement exercises of the Creighton College of Pharmacy will be held at the university auditorium, Twenty-fifth and California streets, Monday evening, February 23.

There are sixty members in the senior class. The final examinations are now being held at the school. The Nebraska State Board of Pharmacy gave the students their state board examination last week.

There are two women in the class, Mrs. E. L. Rolph and Genevieve L. Hayes.

The diplomas will be given out by President Eugene A. Magevney, while the address to the graduates will be delivered by Anson H. Bigelow.

Music will be furnished by the Creighton University orchestra and Frank Hodek, a freshman at the pharmacy school, as accompanist.

Next Thursday the class will hold its annual banquet at the Hotel Loyal.

The class boasts of a number of well-known athletes. In the number are Joe Hills, Edgar Brown and Maurice Miller.

Bills is at present an outfielder for Wichita and formerly pitched for Omaha. Brown plays in the Nebraska State League. Miller has been a foot ball and base ball star at Creighton for the last four years. He was captain of both foot ball and base ball teams last year. He has signed to play with Oshkosh of the Wisconsin-Illinois league and will report there in the spring.

The members of the graduating class were entertained by the Richardson Drug company Friday afternoon. They were shown through the six floors of the establishment and the various departments were viewed with interest. In the laboratory light refreshments of ice cream, wafers and coffee were served, with the addition of cigars for the gentlemen and a box of candy for each lady of the class. The room was handsomely decorated in red and white and the valentine colors were also used in the table decorations. Red and white carnations, red cut-out

ANNUAL BANQUET

On the evening of January 31, 1914, occurred the sixth annual banquet given by President Smith to the agents of THE MIDWEST LIFE.

Forty-seven persons were present, which is the largest number that has ever been in attendance. The regular speeches were a series of human interest stories on selling life insurance and its benefits.

The speakers were M. A. Hyde and E. E. Bennett of Lincoln, C. H. Thomas of Scottsbluff, F. A. Finney of Omaha, J. W. Dixon of Hastings, J. G. Lewis of Lexington, W. M. Thompson of Pawnee City and the President, Remark were also made by Arthur McPherson and John H. Mockett, jr., of Lincoln; George B. Campbell of Gresham and O. E. Mickey of Oseola.

Genuine MIDWEST spirit and enthusiasm prevailed. Every agent of the company is a booster. There is no knocking on or lack of confidence in one another. All expect 1914 to be the very best year the company has ever had. More new business was placed in January than in any previous January, the amount being \$192,500. Write for an agency if you wish to sell life insurance; or for premium rates if you are interested in buying insurance.

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.

Human nature is very odd, isn't it? Your wife, daughter, sister, will be old some day. You can't help that. But you can save her pain and humiliation of being dependent in her old age upon her relatives.

A life income guaranteed by the Travelers Insurance Company—\$100,000, \$25 every month—will make her welcome wherever she goes.

OMEGA OIL

for Sore Throat and Cold in Chest

First rub the chest or throat with Omega Oil; then soak a piece of flannel with the Oil and put it around the neck and throat, and cover with a piece of dry flannel. This simple treatment usually gives relief. Trial bottle 10c.