

Record for Nine Months
(1913)
Total Paid to Policy Holders, Including Death Losses:
\$280,759.10
Income from all sources:
\$1,015,227.87
Total gain in assets:
\$503,426.67
Liberal Dividends Paid to Policy Holders.

THE BANKERS RESERVE LIFE COMPANY
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.
R. L. Robison, Vice-Pres. W. G. Preston, Treas.
HOME OFFICE, OMAHA, NEBRASKA.

ACCIDENT FIDELITY SURETY BONDS



LIABILITY PLATE GLASS BURGLARY

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

NATIONAL FIDELITY & CASUALTY COMPANY
National Casualty and Fidelity Building



Company's Property.

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE
General Agent
CHARLES L. KOFFER, Special Agent.
J. C. HITCHMAN, Special Agent.
OFFICES:
638-642 Brandeis Bldg., Omaha.

"State Mutual Life" OF WORCESTER, MASS.
ONE OF THE OLDEST—59 YEARS
—and Best Companies on Earth.

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

"See Vespy Before You Slip"
ACCIDENT INSURANCE TYLER 861

Jay D. Foster Joseph Barker
Foster-Barker Company
Successors to H. E. PALMER SON & CO.
ACCIDENT AND HEALTH INSURANCE
LIBERAL CONTRACTS
Losses adjusted by us right here in Omaha.
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."

C. W. HICKS
ADJUSTER OF FIRE LOSSES
216 South 25th St. Tel. Douglas 4457.

Let the Buyer Beware
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE

GALLAGHER & NELSON
General Agent Illinois Surety Co.
Brandeis Bldg. D. 3382.

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

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

CREIGHTON GRADS IN EAST
Many Former Students Enrolled in Big Eastern Colleges.
SOME IN WESTERN SCHOOLS
Graduates Who Won Names at Creighton Attending Professional Schools Both in East and Western Colleges.

Creighton university graduates and former students are well represented in the large schools of the country, where they are more than making good. A number of Creighton men are at Georgetown, Harvard, Columbia, and the other large eastern schools, some are in the professional departments of the state universities in the west, while a large number are continuing their schooling in the professional departments of Creighton.

Georgetown university at Washington has given professional education to many Creighton graduates. At present Thomas Kennedy and John O'Connor, both graduates of Creighton arts and members of the class of 1912, are in their second year as law students at that place. Alexander Jamieson, arts '12, is in his first year law at the same place.

Harvard university has Creighton men. Among them Herbert Connell, son of City Physician R. W. Connell, and a member of Creighton arts class, '11. He will finish his law course at Harvard this year. His brother, Robert Connell, was a member of the class of 1912. Preston McAvoy, arts '13, and Elk-

News from the Insurance Field

WOMEN AND LIFE INSURANCE
PROSPEROUS BUSINESS MAN BELIEVES IN INSURANCE.
Interesting Line of Work Offering Substantial Rewards.
RESULT OF ONE WOMAN'S ENERGY
Soliciting Life Insurance Considered "One of the Noblest Professions"—No Discrimination in Pay.

INNOVATION IN INSURANCE
Inauguration of State Life Insurance in Wisconsin.
FIRST POLICY FOR LAW'S AUTHOR
Five Plans Available, with Limit Fixed at \$1,000—Economy of State System is Emphasized.



WARD M. BURGESS.

Life insurance should be, and probably is, a subject of peculiar interest to most women, particularly those who are mothers, says the New York Independent. As yet we have not reached the point in our economic development which renders the wife and mother of the family wholly independent of the support and protection of the husband and father. In greater numbers every year women are becoming wage-earners, but as compared with the masses who, with their offspring, are wholly dependent upon men, the showing is insignificant. But makers of their own fortunes, or sharers in the fortunes won by their male relatives, the protection which life insurance affords is all but an essential. Not only are the benefits which it confers on those as insured persons open to them, but its extension to other persons offers through them an occupation of a most honorable and profitable character. This opportunity was recognized by a few enterprising women a number of years ago, and the small army of women agents has been steadily increasing in strength. Occasionally we hear of unusual achievements have reached to more than average proportions. Of that class is the case of Mrs. M. T. Rodgers of Dallas, Tex., which we briefly recount for the encouragement of those women of enterprise and energy as are casting about for a line of work that of itself is interesting and which offers substantial rewards for industry, perseverance and the exercise of intelligence and tact. We would emphasize the possession and use of this last gift—fact. It is a natural attribute to women, most of whom do not bring it to a high degree of cultivation. Men recognize its value, and as a few use it with rare skill; but most men have difficulty in acquiring it.

The first life insurance policy issued by a state in the United States was issued by the insurance department of Wisconsin October 27 to Charles A. Ingram of Durand, former speaker of the Wisconsin house of representatives and author of the bill in the 1911 session creating state insurance. Applications came from other states on the "opening day," but were turned down because the law limits policies to residents of Wisconsin.

The legislature enacted in 1911 the law establishing a "life fund to be administered by the state without liability on the part of the state beyond the amount of the fund, for the purpose of granting life insurance and annuities to persons who at the time of the granting of such insurance and annuities are within the state or residents thereof."

The commissioner of insurance was given two years in which to prepare forms, tables, and other data necessary to carry out the act. Such data have been prepared, and the first application was formally received on October 24, 1913. Insurance may be granted to persons between the ages of 20 and 80 in amounts of \$50 or multiples thereof. Until 1,000 policies have been issued, no more than \$1,000 shall be granted on any one life and not more than \$3,000 at any time. At present five plans of insurance are offered:

1. Ordinary life.
 2. Twenty-payment life.
 3. Endowment at age 65.
 4. Ten-year endowment.
 5. Term to age 65.
- Other plans, including annuities, will be issued later.

Premiums Changed.
On the ordinary life plan, a level annual premium is charged until death and at death \$1,000 is paid; on the twenty-payment life plan a level annual premium is charged for twenty years, or until prior death, and at death \$1,000 is paid; on the ten-year endowment a level premium is charged for ten years, or until prior death, and at death or at the end of ten years \$1,000 is paid; on the endowment at age 65 a level annual premium is charged until age 65 is reached, or until prior death, and at death or at age 65 a level annual premium is charged until age 65 or until prior death and \$1,000 is paid if death occurs before age 65.

These policies represent standard forms issued by Vermont reserve companies. In fact, the state life insurance is nothing more than the taking over of the best insurance practice of the day reduced to its simplest terms and offering it to the people at cost, with a large part of the cost eliminated through the fact that no agents are employed and that there is no "overhead" charge to maintain offices and highly salaried officials.

There is no precedent for state insurance in the United States. In 1906 the Florida house of representatives passed a measure of this kind, but it did not come to a vote in the senate. It was later urged for adoption in a message of Governor Broward, but was never acted upon.

add that this is nothing unusual, as the business always falls off about this time of the year.

"My approach of colder weather and the fact that fires have been started in residences, insurance agents are sending out the customary notices of warning, and that their stoves and furnaces are in proper condition."

Francis T. Emmet, special agent of the Phoenix of Hartford, Conn., has been called into the home office for a few weeks to assist in the adjustment of New York and other matters incident to the taking over by the Phoenix of several smaller companies. It is not known how long he will be away from the city.

During last week, one of the largest bonding companies of the central west, with its general office at Chicago, bonded its 150 employees with the Lion of this city. The business was not solicited. It simply came to the office when the regular \$250,000 bond was written at the regular board rates.

Because of the increasing amount which the life insurance companies are being called upon to lend upon life policies, a number of them intend to increase their interest in short time from 5 to 6 per cent. It is stated that there is more money outstanding at present than at any time in the history of the industry. Applications for loans has increased steadily since last spring.

The new organized Association of Casualty Insurance Underwriters is striving to arrange a conference with William T. Emmet, superintendent of the Kansas department of the University of Kansas, endeavoring to get a reconsideration of Mr. Emmet's recent order relating to the reduction of the liability department of 20 per cent of the premium income. This order resulted in a reduction of commission and brokers' fees. A course in fire protection to be offered in connection with the extension of the fire department in the towns of Kansas is announced today by the extension division of the University of Kansas. The course is planned to encourage the small town departments to act as advisers on fire protection. The course will be given by Harrison Parkman, state fire marshal.

Naturally a Woman's Work.
From this statement it must not be concluded that any woman who thinks she would like to earn the money would succeed as a life insurance agent. Most of the men who follow the business for a living meet with only indifferent success. But this is true of all lines of endeavor. The great majority of us have to be content with our average five feet six of height and 160 pounds of weight, however much we envy our handsome brethren of six feet and 180 pounds. On the other hand there cannot be the slightest doubt of the existence of the thousands of women earning salaries ranging from \$50 to \$1,000 a year who, with a little proper training of the abilities possessed, could fit themselves to earn from \$3,000 to \$5,000 a year soliciting life insurance. The number is not inconsiderable of those now doing it, and a few of them net as high as \$20,000. It seems naturally woman's work. There is a sentimental side to life insurance which a woman is peculiarly fitted to present, both to men and to other women.

Insurance Notes and Personal.
City agents are finding business a little slack just at this time and do not look for anything like a rush until after the first of the year.

C. Clark Howard of Boston, manager of the Massachusetts Bonding and Insurance Company, is in the city. He is in Martin Bros. the company's agents here.

E. W. Lang, inspector for the Prankford General Insurance company has been spending a few days in the city, inspecting casualty business written here by the company's agents, Martin Bros.

The National Fidelity and Casualty company reports a gain of 48 per cent in written business during the month of October over the same month of last year.

Agents writing insurance on automobiles say there has been a heavy slump in business since cool weather set in. They

"Certainly, I believe in life insurance," said Ward M. Burgess, vice president of the M. E. Smith company and one of Omaha's most capable business men. "I carry a life of life insurance which totals \$200,000, and I rest content in the thought of protection this affords in case something should happen to me.

"Then there are the cash and loan values of life insurance policies which one may fall back upon. One never knows what may happen in the business world, and I certainly am a firm advocate of life insurance for many reasons which are common knowledge to all."

Heart disease leads the list of causes of death in New York City. It is estimated that 10,000 people die annually from it. Bright's disease follows with 6,000 deaths, and cancer and tumors killed 5,000. Other leading causes are as follows: Apoplexy, fifty-two; consumption, fifty-one; pneumonia, forty-three; stroke, thirty-two; typhoid fever, twenty-four; tuberculosis, twenty-four; diseases of digestive organs, twenty-four; diseases of arteries, twenty-one; typhoid fever, twenty-one.

A Minneapolis store, as an advertising scheme, is offering to give a life insurance policy paid up for one year to any newly married couple who will purchase a certain amount of goods. Complaint was made that this violated the smaller retailers or of co-operation in their work. Beginning with November 1 life insurance companies must withhold the balance of the law, which provides for certain payments made by them to individuals. This is required by the National Fire and Marine Insurance Act. The companies are now trying to determine what classes of their thousands of transactions with policyholders, agents, officers and others will come within this requirement.

school, will be a committee in the hotel lobby to direct the visitors where to go. The receiving line will be made up of a representative from each graduating class which has a representative in the club. Those in the receiving line, with the year of graduation, are as follows: D. W. Hayes, president; Peru Normal, E. H. Farnsworth, '12; Miss E. E. Cou Troup, '12; T. W. Blackburn, '12; Miss Penelope M. Smith, '12; Miss Alma Peters, '12; Miss Nina McClure Sevick, '12; Mrs. Sadie Oliver Harris, '12; J. W. Miller, '12; Mrs. Zella Williams Miller, '12; Miss Beale Waterman, '12; Mrs. Lulu McCartney Baneroff, '12; Miss Verie Williams, '12; Miss Cecile Lyons, '12; Miss Marie McArthur, '12; Mrs. Evelyn Van Wickle, '12; Miss Lena G. McArthur, '12; Mrs. Brunson High, '12; Miss Edna Cole, '12.

The annual Peru alumni banquet will follow the reception at the hotel.

Reception.
It is often caused by indigestion and constipation, and quickly disappears when Chamberlain's Tablets are taken. For sale by your druggist.—Advertisement.

Omaha Peru Club Will Give Alumni Banquet Wednesday Evening

The Omaha Peru club composed of nearly 100 former Peru students will give a reception to the visiting former students and teachers Wednesday evening at the Rome hotel.

A committee headed by Mrs. C. W. Pollard will be in the reception room. Mrs. R. C. Winkelman and Miss Estia Smith, principal of the Mountmor Park

and private citizens protest against mixing dogs. They would do well before protesting to read this article.

Dr. Langfeld has, during the last summer, examined several dogs killed in Omaha on the supposition that they had rabies. He says he has found at least one positive case recently of a dog gone mad and he utters a warning to dog owners against allowing the animals to run loose and unmuzzled.

school, will be a committee in the hotel lobby to direct the visitors where to go. The receiving line will be made up of a representative from each graduating class which has a representative in the club. Those in the receiving line, with the year of graduation, are as follows: D. W. Hayes, president; Peru Normal, E. H. Farnsworth, '12; Miss E. E. Cou Troup, '12; T. W. Blackburn, '12; Miss Penelope M. Smith, '12; Miss Alma Peters, '12; Miss Nina McClure Sevick, '12; Mrs. Sadie Oliver Harris, '12; J. W. Miller, '12; Mrs. Zella Williams Miller, '12; Miss Beale Waterman, '12; Mrs. Lulu McCartney Baneroff, '12; Miss Verie Williams, '12; Miss Cecile Lyons, '12; Miss Marie McArthur, '12; Mrs. Evelyn Van Wickle, '12; Miss Lena G. McArthur, '12; Mrs. Brunson High, '12; Miss Edna Cole, '12.

Harry Mallo Joins Wheeler & Welpton

Harry Mallo, who recently severed his connections with the Globe Indemnity company, has signed up to manage the bond department of the Wheeler & Welpton company, commencing November 1. Mr. Mallo has just returned from New York, where he consulted with the National Surety and the Ocean, which companies his new firm represents.

Key to the Situation—Bee Advertising.

Introduce Personal Friendship Into Life Insurance

Proceeding upon the theory that a personal friendship between the company and its policyholders would prove as mutually beneficial to the old line life companies as in any other branch of business, the National Life Insurance company of Vermont, at least as far as its Omaha office is concerned, has inaugurated a decidedly new departure along these lines.

According to J. V. Starrett, state agent of the company, it will be the rule in his agency to promote the spirit of friendship with the new policyholders as well as the old, not only as to matters affecting the insurance contract, but also as to his personal standing and needs, thus being able to add the policyholders in outside affairs.

"Frequently a policyholder would be much favored," said Mr. Starrett recently, "if he could feel that the company that carries protection upon his life, and with which he has a contract extending over a period of many years, was a source to which he could turn for advice, and it is in this spirit that we are introducing the plan."

Finds Cinderella By a Bee Want Ad; Girl Recovers Shoe

There appeared a little "story" several days ago in The Bee, dealing with a modern Cinderella, with an advanced background of elevators and princes that toll on the tenth floor of office buildings. These recent strides along the progress were not contemplated by the author of the old fairy tale, but then he did vary, considering his limited material.

It is a fact that the prince has found Cinderella—the modern one, of course. The old author went ahead and settled the question of their living happily ever after, just to suit himself, but just how the modern affair will turn out cannot yet be decided. According to all rules of the game, Miss Goldie H. Alprin of 46 North Twenty-second street, not only an heiress, but also in Omaha society, and Ned Altkinshon, the prince,

Everybody Agrees that Life Insurance is an Absolute Necessity—

This is true providing the life insurance company is as SAFE as the insurance is NECESSARY.

The safety of an insurance company depends upon the investment of its securities. Every dollar of the securities of the NATIONAL LIFE OF VERMONT is invested in securities untouched by the taint of speculation. Consider, also, that the returns are as good, if not better, than of any other company of its kind.

Let us prove this to you—

Further, we can absolutely prove, provided you give us an opportunity, that, be you rich or poor, insurance is vital to you; as much a necessity as your daily bread.

As a last word—our policyholders are not only interested in us, but we are interested in them. We consider that our well being is absolutely connected with the welfare of our policyholders. Any National Life brother will tell you of the friendship which connects him with this company.

J. V. STARRETT, State Agent
401-2-3 Paxton Bldg. Douglas 126.

Guarantee Fund Life Association
OMAHA, NEBRASKA.
Organized January 2, 1902.

Assets, Oct. 1, 1913	\$1,212,804.70
Reserve Fund Oct. 1, 1913	985,293.54
Securities with State Department, Oct. 1, 1913	583,437.50

Policyholders provide death, disability and old age benefits, and are reimbursable 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 60 years, are eligible.

Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs?

Guaranteed rate per \$1,000 insurance, age 35 years, \$13.30. Other ages in same proportion.

Home Office : : Brandeis Bldg.
Phone Douglas 7021.

See TOM KELLY "The Insurance Man."
LIFE INSURANCE ACCIDENT INSURANCE
Eighty-five Million Assets.
PHONE DOUGLAS 861.

MARTIN BROS. CO.
GENERAL INSURANCE
BARKER BLOCK. TELEPHONE DOUG. 735.

B. L. BALDWIN & CO.
Established 1891
608-10 First National GENERAL INSURANCE Telephone Douglas 871.

\$5,000 Accident Insurance for \$5 a Yr.
Wheeler & Welpton Co.
1811 DODGE STREET. PHONE DOUG. 186.

A DECLARATION OF INDEPENDENCE.
There are many varieties of Declaration of Independence. A fine example of it is a life insurance policy. It is a declaration that the family's independence will be maintained after the bread winner is gone. Another fine specimen of a declaration of independence is seen when a Nebraskan places his insurance in one of the home companies rather than in any of the big eastern companies.

And why should he not buy his life insurance in a Nebraska company? There are ten good reasons for his doing so to one named. Just think this proposition over and see if you do not reach the same conclusion then before buying. Investigate the low premium policies of

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 CROOKER, F. A. PINNEY, General Agents.

Before deciding on your insurance, phone D. 1276, and ask about the new low cost, all guaranteed policies, all plans, Life Limited Payments, Endowment in cash, Joint or Partnership, Corporation and Monthly Income or Pension Policies.

The Prudential Ins. Co. of America, Inc. as a Stock Co. of New Jersey.
W. BRUCE GARDNER, Mgr. for Nebraska and South Dakota.
519-22 City Nat'l Bank Bldg., Omaha

Miss Heller to Wed and Stay in Omaha

Miss Marion Heller, 17-year-old daughter of Mrs. Harriet B. Heller, until recently superintendent of the Child Savers institute, will not accompany her mother to Philadelphia, where Mrs. Heller will take charge of the Institute for Child Life, but will be married Tuesday to Fred Miller, who has been engineer at the institute.

The wedding will take place at Mrs. Heller's residence, 2317 Poppleton avenue, and the young couple will make their home there. Mrs. Heller will leave for Philadelphia soon.

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

Nostrils and Head Stopped Up From Colds? Try My Catarrh Balm

Instantly Clears Air Passages; You Breathe Freely; Dull Headache Goes; Nasty Catarrhal Discharge Stops.

Get "Ely's Cream Balm."

Try 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 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 tonight struggling for breath, with head stuffed; nostrils closed, hawking and blowing. Catarrh of a cold, with its running nose, foul mucus dropping 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.—Advertisement.