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 35 years, $13.30. Guaranteed by entire assets.
Other ages in same proportion.
Home Office :-: :-: Brandeis Bldg.
Phone Douglas 7021.

Three and One-Half Years Old

Insurance in force $6,000,000.00. Issues attractive and up-to-date Policies. Liberal contracts to agents with or without previous experience. If interested call at or write to the Home Office, Omaha National Bank Bldg.

The Commonwealth Life Insurance Company
FRANS NELSON, President.

German-American Life Insurance Company
OMAHA
First Class Positions for Live Wires

Northwestern National Life Insurance Co.
MINNEAPOLIS, MINN.
Have Some Unoccupied Territory

Liberal Commission and Renewals to Producers.

Our policies are the most popular and the premium is lower than that of nearly all other Old Line participating companies.

C. J. BOWELL, Dist. Manager, 594 Brandeis Bldg., Omaha., Neb.

News from the Insurance Field

ACCIDENTS OF THE WEEK

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

BLIZZARD TIES UP TRAFFIC

Worst Storm for Years Raging in the Atlantic States.

EIGHT DEATHS IN NEW YORK

Three Men Fatally Wounded in Running Fight in New York

Dr. Hoffman Suffers Dislocated Shoulder

Tango Party Brought to End with Killing

Nose Bitten Off in Row at Tango Party

Seven Coal Miners Drowned in Belgium

FIRE TRUCK MASHES THE ANKLE OF A FIREMAN

WOMAN AND CHILD KILLED WHILE CROSSING TRACK

RUPTURES BLOOD VESSEL WHILE COUGHING AND DIES

Wind Storm Does Big Damage in St. Louis; Fifty Persons Hurt

Three Swiss Alpine Climbers Meet Death

Woman Hit in Neck By a Stray Bullet

Quarter Million Fire in St. Louis

Explosion Wrecks Des Moines Church

FOUR BUILDINGS BURNED AT MONDAMIN, IOWA

WOMAN FOUND FROZEN TO DEATH IN A SLEIGH

THIRD BIG FIRE IN ST. LOUIS IN FOUR DAYS

PRACHT LOSES HIS HEEL IN TRYING TO RUN ELEVATOR

BRICKLAYER SMASHES FOOT AS SCAFFOLD BREAKS

Much Interest is Shown in Strength of Fire Insurance

Increasing importance of fire insurance as a factor in business operations has tended to create an unusual interest in the relative financial strength of the various insurance companies. Market values of securities last year were depressed, from one cause or another, and many fire insurance companies wound up the year with a smaller surplus than they had at the close of the preceding year.

The Spectator, a weekly insurance review paper, has prepared an interesting tabulation of the essential features of the statements of the principal insurance companies in the United States, which do about 90 per cent of the business.

Of these companies, holding a total cash capital of $111,296,809, the majority either broke even at the end of the year or suffered only a light falling off of cash assets, but the total decrease in assets for the year 1913 was $9,317,770, whereas for all previous years back to 1903 the decrease in net surplus was $9,872,985.

It is interesting to note from this statement that the total income of the insurance companies for 1913 was $351,483,960 and that the total losses paid were $170,593,406. The total assets of these companies on January 1 were $608,099,976. Total disbursements were reported to be $312,286,899.

Life Company Safest of Financial Concerns

It has been said that a great life insurance company is the safest of all financial organizations, because no run can be made upon it during periods of financial disaster. This is because its insurance obligations, based on the law of mortality, mature with the same deliberation and regularity during periods of business and financial disturbance as during times of peace and prosperity.

Insurance Notes.

A tabulation of fire insurance premiums for 1913 in Washington shows a material increase for the leading non-board companies and mutuals and an average decrease for the board companies.

The Minnesota insurance department announces that numerous complaints have been received regarding rebates, but it has been found difficult to secure satisfactory evidence, as the complainants usually ask that their names be not disclosed. The insurance department says that the anti-rebate law was enacted principally for the protection of the agent and unless agents will co-operate in enforcing the law it will remain a dead letter.

The Illinois fire marshal's department won a notable victory in getting the conviction of Thomas Hornsby and Charles Blevins of Fairbury on a charge of arson. Both men pleaded guilty, one only after the evidence had been submitted, and were sentenced to the penitentiary for an indeterminate sentence of from one to twenty years. Blevins was the owner of the Illinois hotel at Fairbury and hired Hornsby to help him burn it in order to collect on $20,000 of insurance.

Michigan is very much in the insurance limelight just now. In addition to the order of the insurance department barring nonresident agents and brokers and all annexes after March 1, its ruling regarding the type used in policy forms has upset all the supply departments. The Michigan department holds that no forms are legal in that state which are printed in smaller than ten-point type, and eliminates the cash and cost value feature from the household forms.

C. W. Fracker, Iowa state agent of the Springfield, has completed his annual tabulation of the experience of fire insurance companies doing business in that state. The Iowa stock companies wrote net premiums of $1,014,520 in 1913, with a loss ratio of 58 per cent. The 1912 premiums were $2,195,943, with a loss ratio of 54 per cent, three of the companies having reinsured during 1913. The Iowa mutuals wrote net premiums of $1,068,274, with losses of $646,474. This is an increase over 1912, the mutual premiums for that year being $820,224, with losses of $368,607. Most of this gain was achieved by the Iowa mutual tornado companies, which showed an increase of nearly $250,000 in premiums in 1913, as compared with 1912, largely due to the tornado in the western part of the state on Easter day, which made a great demand for windstorm protection. The total Iowa premiums for 1913 were $8,804,708, with a loss ratio of 63 per cent, as compared with premiums of $7,569,751 in 1912, with a loss ratio of 58 per cent.

GREAT WESTERN MAKES GAIN

Road Pleases Its Stockholders with the Showing Made.

OMAHA BEST OF ALL POINTS

Total of Business Increase at This Station Eclipses that of Every Other Town on the Entire System.

The Omaha stockholders of Great Western are delighted with the business showing made by the road during the first half of the present fiscal year. The statements have recently arrived and they show that during the last six months the road has made a gain of 65 per cent over the corresponding period of one year ago.

During the first half of the present fiscal year, beginning last July, the Great Western did a gross business of $9,147,220, a gain of $226,000 over the previous six months. Of this gain the freight business contributed $162,000. For the same period the operating expenses were $5,568,603, or 9 per cent greater than during the last half of 1912. It is said the increase in expenses was largely due to charging into maintenance accounts items which in previous periods were included in rehabilitation.

The Great Western statements show that Omaha has been making the greatest business gains of any station on the system. The business in and out of Omaha for the six months ending December 31, last, show an increase of 100 per cent over the corresponding period of 1912 and more than 100 per cent over any previous six months in the history of the road.

Profit-Sharing Enterprise.

The business report of the Great Western does not even hint at the future of the property. There has been talk that on account of it being feederless, eventually it would have to be absorbed by some big system in order to make it profitable. Railroad men, however, in view of the statement just out, say that this is not necessary. While they admit that absorption may come eventually, the management of President Felton has shown that independently the road can be run at a good profit for the stockholders and others interested.

The absorption of the Great Western is still in the air. Six months ago Wall street sent out flyers to the effect that the property was being sought by the Pere Marquette and color was given this report by reason of the fact that President Felton of the Great Western accepted the position of the president of the Pere Marquette, becoming the executive head of the two properties.

Lease Holds Them Back.

Now there is another rumor in connection with the future of the Great Western, and this is, that the time is not far distant when it will be owned and operated by the Grand Trunk. It is said that all that is holding off the consummation of the deal is the disposition of that portion of the road between Omaha and Fort Dodge, Ia. This 136 miles of road is the property of the Mason City & Fort Dodge company and is operated under a fifty-year lease by the Great Western. This lease has still some thirty-five years to run.

In order to do away with the lease and the terms, it is said the plan is for the Mason City & Fort Dodge company to fail to pay the interest on its bonds and let the property go to sale under foreclosure proceedings. This, it is contended, would permit the Grand Trunk to come in any buy the line, after which it could easily secure control by purchase of the balance of the mileage and other properties.

Officials Inspect System.

Within the last twenty days, in private cars, Grand Trunk officials have been over every mile of the Great Western system, have visited all of the terminals and have looked them over thoroughly. Not only this, but it is said they have had a physical valuation of the entire property made and that this is in the general offices of the Grand Trunk system in Montreal.

The Grand Trunk has lines and terminals in Chicago, and by railroad men, it is contended that if it secured the Great Western with its ample terminals in Omaha, Kansas City and Minneapolis, it would be the greatest railroad system in the United States.

GROUND IS BROKEN FOR MEDICS' FRATERNITY HOUSE

Ground was formally broken yesterday for the new house of the Iota chapter of Phi Rho Sigma fraternity of the Nebraska College of Medicine. The occasion was the thirteenth anniversary of the founding of the chapter in Omaha. The program was in charge of the charter members, Drs. M. A. Tinley, B. W. Christie, W. P. Wherry, C. W. Poynter, C. F. Avery, A. H. Cooper, M. B. McDowell, S. B. Hall, H. W. Heffelfinger, A. B. Lindquist and H. A. Reichenbach. The fraternity property is situated on Forty-second and Dewey avenue, just across from the campus. The building will cost $15,000, which amount has already been subscribed by the alumni of the fraternity.

It will be a three-story structure with basement. The basement will be occupied by game rooms, store rooms, etc. The first floor will furnish the living rooms, the second floor will be given over entirely to study rooms, while the third floor will be a large, modern dormitory fitted with single hospital beds, toilet rooms and shower baths.

Phi Rho Sigma will be one of the few professional fraternities in the west which owns its home and the only one in the University of Nebraska.

Fort School for Boys Issues First Copy of The Bugle

The first issue of "The Fort School Bugle," a paper published by the boys in the printing department of the Fort Special School for Boys, was issued yesterday. The mechanical work and the local news in the paper was all done by the boys in the school. In a "Foreword" Superintendent E. U. Graff says:

"This first number is presented to friends with confidence and good will; confidence because it is sure of its mission—to be the bulletin of progress of the pupils of Fort school; with good will because it is convinced of the support and interest of the parents of Omaha and it is determined not to disappoint their expectations. Its mission is not to contribute anything to the art of journalism, but rather afford pupils of the school an opportunity to show their appreciation and loyalty to their school."

Under the supervision of Assistant Principal F. W. Bason, the "printers" at Fort school, have become very apt and have produced several examples of first class job work.

Key to the Situation—Bee Advertising.

FINDS WIFE AND CHILD UNCONSCIOUS FROM GAS

H. C. Alexander, employed at the Hotel Rome, returning to his home, 2518 Ohio street, late last night found the house full of gas and his wife and 12-year-old son unconscious. They were revived. The gas jet was open.

Neuralgia

if not attended to, may become acute and weaken the system. Stop it *promptly* with the one remedy *sure* to soothe the nerves and kill the pain—

SLOAN'S LINIMENT

—deadly foe to **toothache, sciatica, and rheumatism.**

Mr. E. W. Gillespie, of Denmark, Tenn., R. F. D. No. 3, writes: "I had been suffering with neuralgia for some time. Sloan's Liniment was recommended to me, and I used some of it, and it stopped the pain entirely."

At all dealers. Price 25c., 50c. & $1.00
Dr. Earl S. Sloan, Inc., Boston, Mass.

INVITATIONS GO BROADCAST

Samson Says He Will Make Home-Coming Week a Corker.

SIGNS CONTRACT FOR SHOWS

Parade Committee is Now Seeking Subject for Electrical Parade—Other Parades to Be Arranged.

Former residents of Omaha are being looked up in India, Panama and Manila in order that they may receive special invitations to come to Omaha for "Home-coming day" during Ak-Sar-Ben week next fall. Among some 5,000 names already catalogued in the office of Secretary J. D. Weaver of Ak-Sar-Ben, are a half dozen who now live in the Philippines, several who now live in India, and a number now in Panama. All will receive invitations to come home for the "homecoming day."

Samson now admits that "this home-coming stunt is going to be a bigger thing than we thought at first." Names of former Omaha people are piling up in his office faster than he expected. And even at that, he says, they are not nearly all in, as several of the large lodges and other organizations have not yet reported their non-resident members who formerly lived in the city. All are expected to do so whether they have been especially communicated with concerning the matter or not.

But One Speaker.

Something new may be introduced at the Den this year in the speaking program. Instead of having five-minute talks after the big Den show each Monday night, the committee is considering the matter of arranging for one high class speaker for each evening. The idea is to get some speaker of national importance to speak each Monday evening. It is believed that this can be arranged as well as it is possible for the Commercial club to get once such a man for the public affairs luncheon speech each Thursday through the greater part of the year.

The contract has been signed for the principal shows of the carnival for the coming festivities. "The World at Home" is the outfit engaged this year. It embodies fourteen big shows, with the idea of bringing the features of the whole world to the door of Omaha and its Ak-Sar-Ben guests.

The parade committee is considering three different features for the theme of the big electrical parade. One of the three will be selected within a short time. Last year the theme was "Stories from Arabian Nights."

For a Torpid Liver.

"I have used Chamberlain's Tablets off and on for the past six years whenever my liver shows signs of being in a disordered condition. They have always acted quickly and given me the desired relief," writes Mrs. F. H. Trubus, Springville, N. Y. All dealers. Advertisement.

First Presbyterian Plans for New Church to Be Completed Soon

With George B. Prinz definitely decided upon as architect for the new First Presbyterian church, and with great progress reported in the matter of finances, the building committee will now endeavor to complete its plans soon, and expects that work will be started on the edifice within two months. Mr. Prinz was chosen as architect at a meeting of the committee Friday, and a contract with him will be signed as soon as details are arranged. The new church will be Gothic in style and will seat about 1,000 people. It will be built at the northwest corner of Thirty-fourth and Farnam streets, on four lots purchased for the purpose some time ago.

In One Minute! Clogged Nostrils Open—Cold and Catarrh Vanish

Stops Nasty Discharge, Clears Stuffed Head, Heals Inflamed Air Passages and You Breathe Freely.

Try "Ely's Cream Balm."

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 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 or a cold with its running nose, foul mucous 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. Agents, Sherman & McConnell Drug Co.—Advertisement.

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

Company's Property.

Life Insurance.

From the economic point of view man is a money making machine. He is a provider. While life insurance cannot remove any of the sorrow or heartache of the living for the dead, yet it does continue, in a measure, the economic worth of the breadwinner, thereby often preventing poverty. It does far more. It provides many of the needed comforts of life, keeps the family together, educates the children and prepares them for better and higher citizenship.

There is a very human side to life insurance. Nothing can take its place. All the standard forms of policies issued by

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.

ADVERTISING IS THE UNIVERSAL LANGUAGE SPOKEN EVERYWHERE BY BUYERS AND SELLERS.

THE HANDSOMEST COMPLIMENT which a poor man can pay to his wife is wrapped up in an insurance policy the payments of which are kept up.

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.

Lion Bonding & Surety Co.

GIVES YOU IDEAL SERVICE IN SURETY BONDS

WRITES ACCIDENT HEALTH AND PLATE GLASS INSURANCE

HOME OFFICES - - 9th Floor - - W. O. W. BUILDING
Phone Douglas 678.
WE DON'T WANT MUCH—JUST THE "LION'S SHARE."

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

We insure insurance men

the best of service, the best location and the most in office comfort for your money if you office in

THE BEE BUILDING
"The Building That Is Always New"

We can show you a few choice offices today. Next month there may be none.

Superintendent, Room 103

PRETTY FEET CAUSE GRIEF

Mrs. Nat Houston Comes to Fight Her Divorce Case.

IS ARMED WITH DEPOSITIONS

Beams with Pride When Interviewer Asks About Her "Most Beautiful Feet" and Says They Are Cause of Trouble.

Although admitting that her cute little feet, said by judges to be the most beautiful in the world, were the original cause of all her marital troubles, Mrs. Clara S. Houston, who is suing Nat C. Houston, commission man, for divorce, refuses to withdraw from the chiropody and pedal beauty career which she has entered. She is now in Omaha, stopping at the Henshaw, and says she is armed with depositions "of a rather sensational nature," which she promises to spring in the divorce hearing, if her husband refuses her demands for the $5,000 settlement which she alleges was provided for in a prenuptial agreement.

Hearing on the question of jurisdiction in the divorce suit will be held by Judge Sutton in district court next Saturday.

At the Henshaw yesterday, she said she was anxious to avoid publicity and wanted to get "as quiet a divorce as possible." However, when her "most beautiful feet" were mentioned, she beamed with pleasure, but immediately assumed a woe-begone expression, as she shoved her little feet out from under her skirt and glanced down at them.

Feet Cause Her Trouble.

"That's where all the trouble began," she said. "They're at the bottom of it. Just because my feet were photographed and their pictures were published in the newspapers when people thought they were pretty, Nat got sore at me and I had to sue him for divorce.

"Now I'm told by my attorney that Nat wants to settle the matter out of court, but won't give me all I want under our prenuptial agreement. I gave cruelty as grounds for divorce in my petition, but only to spare him as much as possible. Maybe he will make me use my depositions," she added demurely.

The first important question to be settled by the court will be whether or not Mrs. Houston is within its jurisdiction and therefore able to bring suit here. She admits having lived in Chicago for over a year and a half, but asserts that as she is still the wife of Mr. Houston, her legal residence remains the same as his until two years after she left him. This matter will be argued next Saturday, and the divorce question itself will follow soon after, if Mrs. Houston wins on the point of jurisdiction.

Coughs and Colds.

Weak, sore lungs quickly relieved by Dr. King's New Discovery. The first dose helps. Best remedy for coughs and colds and all lung troubles. 50c and $1. All druggists.—Advertisement.

Commonwealth Life Insurance Company Banquets Its Agents

The Commonwealth Life Insurance company banqueted fifty agents from South Dakota, Iowa and Nebraska at the Paxton hotel at 6:30 o'clock Saturday evening. After the feast various topics of interest to both the company and the agents were discussed.

Frans Nelson, president, and a number of other officers and stockholders of the company were present and gave interesting addresses.

The Commonwealth Life Insurance Company Underwriters' association was organized and the following officers were elected for the ensuing year: L. L. Turley, president; R. J. Johnson, vice president; Ray Branson, secretary-treasurer.

The Commonwealth One Hundred Thousand club was also organized and the following officers were elected for the coming year: Dr. W. H. Mullen, president; Ray Branson, vice president; J. A. Way, secretary-treasurer. At the conclusion of the addresses the entire party attended the Orpheum. The Commonwealth company did a big business last year and its outlook is unusually bright.

La-Grippe and Colds

In La Grippe and Colds, Anti-kamnia (A-K) Tablets are unexcelled, as they stop the pains, soothe the nerves, and bring the rest so greatly needed by nature to restore the system to health. Physicians have used these tablets for over twenty years, in the treatment of colds, fevers and la grippe, and have found no other remedy more useful in these conditions. Anti-kamnia Tablets are so inexpensive, so pleasant to take, so satisfactory in their results, and so useful in all conditions where there is pain, that A-K Tablets should always be kept in the house for the time of need. Many of our ablest physicians obtain perfect results in la grippe and colds, by cleansing the system with Epsom salts or "Actoids", a very good cathartic, putting the patient on a limited diet, and administering one A-K tablet every two or three hours. This treatment will usually break up the worst case in a day or two, while in milder cases, ease and comfort follow almost immediately. These tablets are also unexcelled for Neuralgia, Rheumatic Pains, The Pains of Women, Indigestion and Insomnia. All druggists have them.

Genuine A-K Tablets bear the K mark.
P. S.—A-K Salve for Sores