

An Exception

Life insurance is an exception (1) to the rule "Don't buy a thing until you need it;" and (2) in that its cost has not increased along with everything else. If one waits until he actually needs life insurance, he can not then get it. Insurance companies insure only sound lives. Impaired lives are denied all the standard policies. The percentage which companies reject is greater than their death rate percentage.

If you have no life insurance, the time to make your application is when you are in good health. While the cost of insurance has not acvanced, yet the premium does increase with each year of added age. The younger the age at which a policy is taken, the smaller the premium.

The Midwest Life

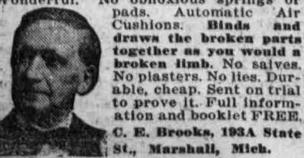
of Lincoln, Nebraska N. Z. SNELL, President

Guaranteed Cost Life Insurance

NEW RUPTURE CURE

Don't Wear a Truss Appliance. New discovery. Brook's Wonderful. No obnoxious springs or

and



Dry Denver Gets New Life

[From the Kansas City Star]

They are strewing mighty few floral offerings over the grave of the late lamented J. Barleycorn, ceased, in Colorado these days!

In fact, it must be real humiliating to the friends of the late J. B., after all the fuss and doleful predictions that were made before his departure, how quickly the people of Denver and Colorado are forgetting him. Prohibition is here. It is here to stay and the people are beginning to quit talking about it. They are taking it as an accepted condition.

The 476 saloons that operated in Denver have been closed eight A visitor to Denver exmonths. pected to hear on every side lamentations over the days that were gone. He expected to hear the people of Denver debating and discussing how prohibition was working uot. But he heard not a word about it, until he asked. The people of Denver, a city of one-quarter million, are going about their business, enjoying peace and prosperity and don't see anything particular to say about it. "Booze" is a dead issue now.

Prosperity Followed in Wake Here are a few of the reasons:

The grass crop, which used to flourish in the streets of Denver, has been a total failure.

Bank deposits have gone up nearly seven million dollars, about an average of a million a month since prohibition came.

Business houses report collections better than ever before in the history of the city.

Banks report a large increase in the number of savings accounts.

Crime has shown a big falling off, drunkenness more than 50 per cent. The courts show a marked decrease

in divorce cases. The laundries report a big increase in business, showing that families that used to have to do their own washing now send it to the laundry. One laundry has 400 new patrons

The number of prisoners in the state penitentiary has decreased to such an extent that the warden closed one of the cell houses October 1.

The number of prisoners in the county jail has fallen near one-half. The storerooms, formerly occupied by saloons, are rapidly filling up with

other kinds of business.

The foregoing are only a few of the reasons why they don't discuss prohibition as a live issue in Colorado or Denver any more. In every prohibition campaign the cry is always raised by the brewers:

"This talk about crime decreasing is all bunc!"

Refute the Brewers' Cry

The kind of "bunc" it is is written on the official records of the Denver courts.

These same whisky orators always say prohibition will kill business and the talk about it meaning better business conditions is more bunc.

The buncombe is written on the increased savings deposits of the Denver banks. It is there where anyone who cares to know may find out for himself. Denver, a city of one-quarter million people, hasn't mere prophecies to offer. It has facts — the result of an 8-months' trial.

The viewpoint of the average city business man used to be that prohibition was all right for a small town, but it would "kill a city." They said it would make too sharp a transition in a city for hundreds of "places of business" to be closed at one time;

that, even if prohibition were all right in the long run, business would suffer severely during the period of adjustment.

Shoes Take Place of Beer

What Denver has found to be its experience in this matter is illustrated by a sign which hangs over the place formerly occupied by one of Denver's most notorious saloons. That sign reads: "Buy Shoes Where You Used to Buy Beer."

A first class shoe store now is operating there. Denver believed it was going to get a jolt when the 476 buildings occupied by saloons were emptied. Even some of those who voted for prohibition expected trouble until "things had adjusted them_ selves." But the saloon rooms are filling up with legitimate business. That has been particularly true of the better business section of the city. Business down in the older sections have moved uptown and taken the rooms formerly occupied by saloons. There are still some empty storerooms. But they are fewer than anyone expected by far and nearly all of them are down in the older section of the city, where wholesale and jobbing are crowding out the retail business anyway.

Right now, there is an inordinate number of cafes and restaurants orened. Saloon men, confronted with the necessity of going out of business, a sposed of their booze, put in soft drinks and opened restaurants. They didn't know what else to do. Several of them are making more money than they did with saloons. Ceners are merely holding on. Unquestionably many of these new enterprises eventually will close, because there are too many new restaurants and cafes. But other businesses are taking their storerooms as fast as they close.

Use More Electric Lights

As an example of how the business men of Denver have been surprised by the way prohibition worked It was booze money going for milk. out, the Denver Gas and Electric Company turnishes a good example. The 476 saloons used much electricity. It meant lights until 1 o'clock has brought about a readjustment of in the morning in all the places. It meant more electricity or gas when the saloon patrons went home on the owl cars. Before the state went dry the company made a statement that its income would be cut \$15,000 a month by prohibition. Other business men saw their own interests

similarly affected. A recent financial bulletin discussing the affairs of this company said:

"To the surprise of many, the electricity sales not only did not show any diminution, but actually steadily increased."

Instead of the expected \$15,000 a month loss, the company recorded a gain of \$10,000 a month. Recently W. J. Barker, vice-president of the company was quoted in the Wall Street Journal discussing this phenomenon-that is the way the business men regarded it-as follows:

"The putting out of business of so many saloons was regarded as a serious matter at first, but by careful checking we have discovered that practically every place formerly run as a saloon is now being used by some other business, and in many cases the consumption of gas and electric current is greater than under former conditions.

"I was asked recently why our current sales were so large when there were no bars for men to frequent. My guess was that the men who formerly spent the evening at the bars now stayed at home, sat up late at night reading and so more than made up for the heretofore legalized liquor consumption by maintaining the standard of demand for electric current. Denver has never been so much alive. Buildings are going up on all available sites, the banks report increases in deposits and earnings, and we expect this year to be one of the largest tourist seasons in our history."

Department stores report better business and more business. Women have more money and buy better clothes. The money that used to go over the bar now can go for shoes and clothes. The little neighborhood grocery stores have found families spend more for groceries and collections are better. It's the old story of the money that went for booze going home to the wife. Here's another concrete example - the business of one large dairy increased \$21,000 in four months after prohibition came.

Some Rents Are Lower

It must be admitted prohibition real estate values and that adjustment isn't through yet. Everybody isn't for prohibition by a long shot, although the beneficent effects of prohibition have surprised the most mournful friend of John Barleycorn. The silent partner of the man who sold whisky over the bar-the real

The Flavor Lasts-

In the making of Grape-Nuts there is added to the sweet, rich nutriment of whole wheat, the rare flavor of malted barley, a combination creating a most unusually delicious taste. The palate never tires of it.

People everywhere have found that

Grape-Nuts

is the most nutritious and delicious cereal food known. Every table should have its daily ration of Grape-Nuts.

There's a Reason