

Building Marks Growth of Firm Structure Provides Permanent Home for Bankers' Reserve Life Company.

Completion of the Bankers Reserve Life company home office building at Nineteenth and Douglas streets marks the end of the quarter centennial of corporate history. It may be regarded as a milestone in the long road which the company's managers have traveled during the last 25 years. In point of artistic beauty and solidity of construction, this great home office building is in the judgment of office building managers second to none. This fact may in part explain why the building was practically wholly occupied as soon as the workmen had put on the finishing touches.

The new building is a permanent home for this flourishing company. Way back in 1897 the company started in business in a large banking room of what was then the McCague building at Fifteenth and Dodge streets. In less than 10 years the business of the company had grown to such proportions as to call for larger quarters. The first move of the home offices was made into the Ware building at Fifteenth and Farnam streets, where its business was conducted for something like eight years and until the growth of the business necessitated another move. This time the company took up quarters in the fourteenth floor of the city National Bank building and remained there until the completion of the new building. These successive steps are noted in order to illustrate the constant and substantial growth of the company during the years of its corporate existence.

Another reason for the success of the building in the matter of tenantry is its location in the new financial district, the locality which is gradually being built up with great structures. It stands in the path of natural development of the business district which is tending northwestward.

The picture of the building in another column is a reproduction of the architect's perspective drawing. It gives a good idea of the magnitude of the structure which represents an expenditure approximately three quarters of a million. If evidence had been needed to prove the unusual success of the Bankers Reserve Life

company, the new building would afford such evidence to anyone who might be interested. However, the record made by the company during the last decade raised it up into the class of the great financial institutions of the middlewest. It is so recognized by the banks and every man who is conversant with its history. The financial statement issued at the end of 1923 discloses the fact that the accumulated assets of the company amounted to almost \$14,000,000, and that the business in force, which means the policies outstanding, approximately \$86,000,000. A significant fact relating to the financial condition of the company is

that it has always maintained a high ratio of assets to liabilities, which is another way of saying that back of every policy issued there is an amount of gold accumulated in the vaults of the company making it as sound as a government bond. The company is now operating in 33 states and in time, there is no doubt, that it will pervade the whole territory of the United States. Its growth is gradual and substantial. Without going into details it is perhaps, enough to say that the growth and progress of the company form the basis of a story of real romantic interest. While it encountered obstacles in the early years of

its life not unlike obstacles met by any other new insurance company, the managers overcame such difficulties and emerged from seasons of business depression with flags flying and with increasing assets. The war period was beset with difficulties, chief of which was the influenza epidemic which cost the company as it did all other life companies, a good deal of money; yet the accumulated surplus on hand more than met the increased losses so that the ravages of the worst epidemic that ever visited the nation caused no embarrassment whatever to the Bankers Reserve Life company. On the other hand, the great impetus of war-

made prosperity brought to the company large volumes of new business as it did to other good life companies, and it is an indisputable fact that the company flourished during the war period in greater degree than ever before. Then came the financial and business depression that struck the nation in the fall of 1920, putting a serious check upon all lines of business. This, for a time, slackened the pace of the company's growth which, however, was steadily maintained. As year succeeded year, business in all lines improved, and the business of the company kept pace with such improve-

The war period was a time calling for most careful and intelligent management, and it might be stated in passing, that only the strongest corporations of the nation passed through the difficulties of the last three or four years without impairment of their resources. So the Bankers Reserve Life company pursued the even tenor of its way and gave evidence of constant, substantial growth. Good management had much to do with bringing about such splendid results which enabled the company to put up a large home office building to meet all demands that may be made upon

it by growth during the next 50 years. The success of a corporation is due in large part to the ability of the executive officers who define its policy and manage its affairs. It so happens that the men at the helm of the Bankers Reserve Life company are those who have grown up with the company during the last quarter of a century, acquiring both knowledge and skill in the conduct of its business affairs. This is true of President Robert L. Robison and of Vice President Walter G. Preston and of the secretary-treasurer, Ray C. Wagner. These are the men who define the course and set the sails of this great financial ship. They

have severally and jointly won their spurs as financial navigators and have attained success in superlative degree. In conversation, President Robison stated that the reports received frequently from representatives in many states are quite optimistic touching the outlook for business in the new year. This is true of all southern states, where the high price of cotton has brought millions into that region. In other states the condition of farmers is steadily improving and business is gradually assuming enormous proportions. Mr. Robison said that his company would enjoy a large share of increased business.

Congratulations from Omaha Insurance Men and Agencies

The undersigned Omaha Insurance Men and Agencies join with all Omaha in extending their heartiest congratulations to the Bankers Reserve Life Company on the completion of their new home.

It is evidence of a well-earned success, a monument created by public confidence in Omaha Insurance activities.



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E. C. Bennett.

E. C. Bennett of the Bennett Electric company is a pioneer in the business, starting in 1854 with the Boston Edison Illuminating company. While learning the electric business in Boston he helped to wire the first theater in the United States to use electricity for lighting. In 1887 Mr. Bennett went to Chicago and while in the employ of the Chicago Edison company had charge of wiring such homes as George M. Pullman, P. D. Armour, Norman Ream and many others. In 1891 he was employed by the electrical engineering department of the World's Columbian Exposition company, having full charge of all inside light and power installed in the 13 exposition buildings. In 1897 Mr. Bennett received a contract from Architect Thomas R. Kimball to wire the new Burlington station, and during the completion of his contract decided to move his family here and locate permanently. Many of the prominent buildings here were electrically equipped by the Bennett company. In addition to the Bankers Reserve building contract the Bennett company has contracts for the new Kilpatrick building, Omaha Loan and Building association structure and E. M. Morseman's residence.

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