

The thousands of men and women o Omaha and in Nebraska who pay remiums for insurance, with but few exceptions, do not realize the important part that is played by the immense funds accumulated at the home offices of the insurance companies.

The accumulation of these funds is for the purpose of establishing reserves. The reserves are used to pay the claims-death claims, disability claims, claims for loss and damage due to accidents, theft and fire.

These reserves, which amount to hundreds of millions of dollars, must be kept "at work." The money must be loaned at interest. In almost every insurance premium, particularly life insurance premiums, the interest, or earnings of the reserve, is taken into account in the setting of the rate of premium. In other words, the amount of the premium is less than it otherwise would be, because the interest earnings of the reserve is taken into account.

The great insurance companies as we know them in the United States, the millions of insurance policies, the billions paid annually in insurance premiums, the hundreds of millions paid back to cover insurance losses, is an institution that is pecullar to our own country. There are insurance companies in other countries, but they are small com-

pared to those in our country. In the use of the immense sums

Assets danuary 1, 1923	30,41
	30,26
Total Omaha Salary Payroll (Annual)	1,74
Total Investments (Nebraska)	14,50
Total Clearances through Omaha Banks (Receipts and	
Disbursements) 1922	73,37
Omaha Bank Balances January 1, 1923	2,52
Amount paid Policy Holders, 1922	14,00
Total Taxes paid, 1922	25
Amount paid for Postage, 1922	16
Amount paid for Printing and Miscellaneous, 1922	1,11
Total paid for Rents, 1922	20
Total number Policy Holders	1
Total number Omaha Employes	

fore one of the truly big things to be taken into account in the building of a Greater Omaha and a Gréater Nebraska.

In our city we have the home offices of 24 insurance companies, equipped to handle all kinds of insurance risks.

These Omaha insurance companies are sound, well financed. well managed. They deserve the consideration of every man and woman in Nebraska and particularly in Omaha.

It means to our city and our state that insurance reserves, which grow out of insurance premiums, should be built up here in Omaha. It means funds of liquid capital available in Omaha for Omaha and Nebraska uses. It means the recognition of Omaha as a financial center.

The record of the Omaha companies is already a splendid record. 217.592.20 ther cities have done in this re 54,853.82 gard. Who does not think of Hartford. Conn., when life insurance and 47.815.57 fire insurance is mentioned. Yet 91.085.97 Hartford, Conn., is not as big a city as Omaha. Their insurance 72.086.15

companies were founded before the 29.240.91 insurance companies in Omaha 00.301.95 0,268.45 were founded. The city of Hartford was a city when Omaha was 38,405.65 a camping place for Indians. Hart-14.832.42 ford has only about 150,000 popula-09.693.83 tion. Omaha, the site of Indian 1.244.534 wigwams when Hartford was a city 1.055 has passed it in population. It has It is a record that justifies congreater future than Hartford as ı city. fidence and an increased use of these companies for insurance pur-

The insurance companies in Hartford are great companies, but they have no greater intrinsic worth than have the companies in Omaha. As we have passed them in population, why may we not pass them in insurance accomplishments?

the strength and independence of Des Moines, Ia., is not as big a the, city and state as the building city as Omaha-but it is much bigber as an insurance company cen-The figures of these companies ter.

are available to January 1, 1923. With the foundation already laid The year of 1923 added materialby our Omaha insurance companies, ly to all these figures, showing a we may well look forward to the continued growth and influence day when they will be as big as the The figures available are shown biggest. What it needs is the rec-ognition of the fact that they are The Omaha Bee urges a careful among our most important assets. study of these figures. They can If all of us will do our part in be materially increased by an inmaking them bigger-we will at the creased patronage on the part of same time be making our city bigger-we will be laying upon a solid Omaha and Nebraska men and foundation our plans for a Greater It is well to keep in mind what | Omaha,



and accordingly felt a lively sense

of the dignity with which the ap-

never known such an honor before,

and it bore upon him heavily. To

ater of a scene perhaps the most

ludicrous that was ever witnessed

in the history of public receptions. The rooms had a single coat of what was then called plastering,

composed of a frozen mixture of

mud and ice, a very thin coating at

that. The floor was rough and un-

planed, very trying to dancers, and

not altogether safe. It had been

energetically scrubbed for the occa-

sion. The night being dreadfully

cold, and the heating apparatus

failing to warm the room, the water

froze upon the floor and could not

be melted by any then known

process. Rough cottonwood boards

on either side of the room were

"The hour of 7 having arrived, the

grand company began to assemble.

Long before the appointed hour his

Arkansas excellency appeared in the

dancing hall. He and Jim Orton,

'the band' of Council Bluffs, reached

the scene at about the same moment.

The governor was very polite to Jim,

who was just tight enough to be

correspondingly polite to the gov-

ernor. Governor Izard was the guest

substituted for chairs.

number of gentlemen

By T. W. M'CULLOUGH. One of the outstanding features of Ak-Sar-Ben from the first has been the Coronation Ball. Accompanied by all the distinguishing characteristics of a royal social function, the ceremonies of crowning a king and his royal consort each year adds notable distinction to the closing of the carnival season. Its brilliance in every regard gives the affair a quality that justifies the departure from the routine of democratic procedure that otherwise is the dominating quality of Ak-Sar-Ben in all its manifestations. Skillfully applied, lavish and costly decorations turn the interior of the Den into a veritable bower of elegant luxury. Lights are so arranged and manipulated as to obtain

the utmost in appeal to the senses, and to subdue here and heighten there the illusion. Not all is illusion, however, for most of the decorations are of the finest texture and quality. They are displayed with the utmost care and taste to obtain the exact effect produced. When the elaborate and costly toilettes of the ladies, the costumes of the courtiers, and all the other appropriate elements of dress and personal adornment are presented in the ever shifting movements of the throng. the picture is one that arrests attention, and must impress even the least appreciative mortal as an evi-

dence of true beauty, possible only under such circumstances. After one has witnessed one of these really remarkable spectacles. it is rather difficult to adjust the understanding to the primitive surroundings of the first attempt at a formal social function in Omaha. In the winter of 1855 the first and only "Executive Ball" ever given in the city was held. It was in honor of Mark W. Izard. Governor Izard, who had come with Governor Burt, first of Nebraska's governors, as marshal, was appointed to the office in February, 1855, succeeding Thomas W. Cuming, who had been acting governor following the death of Governor Burt. The legislature was in session, and it was thought

appropriate to mark the accession of the new executive by some formal ceremony. Accordingly a grand inaugural

ball was arranged. Omaha had been accustomed to dancing. One of the thriving places in the town was a dance hall. This was not to be the scene of the dignified festivity. So the City hotel, a onestory building then at the corner Eleventh and Harney streets, had the honor. Dr. George L. Miller wrote for the Omaha Herald in 1867 the following graphic account of the affair:

"Izard was a stately character

remained in their own glens.

If Spain decides to pursue in Moroc

co the cautious policy for which the

history of many great empires pro-

vides ample precedent, it ought not

to be regarded as any humiliation to

its pride. Spain has made greater

progress in recent years than during

the previous 200 years of its history. The loss of Cuba was an unmixed blessing to its people. The taxes

Russ-Japanese War Was Raging. Democrats Predicted National Victory. By A. R. GROH. VERY day the pages of the Chicago sold around 44 cents. Today paper were full of the battle it is better than \$1.35. (And yet some raging between the Russian and farmers don't think the republicans Japanese armies. General Kuropatkin, should continue in office!) the Russian commander, reported suc- A rate war between the North cess. "Czar Nicholas Sends Regrets" western, Great Western and Illinois is one headline which seems odd in Central railroads brought the excur-

the present democratic day. The sion rate from Omana to Minneapolis monarch, whose black fate in 1918 and return to \$6. And the regular could hardly be foreseen then, was round-trip rate to St. Louis exposition sending regrets to England for an was \$8.50. pointment clothed him. He had attack by the Russian fleet on British vessels in the Baltic. For a time the British lion roared at the Russian

the few persons who then constiear, but the diplomats "got to tuted the principal population of gether.' the city the governor was careful "Magnificent, New Baptist Church to intimate a desire to have his Dedicated" is a headline of October gubernatorial advent suitably cele-23, 1904. A group picture of the buildbrated. The facetious and wary ing committee of the new edifice at Cuming suggested the idea of giving Twenty-ninth and Harney streets. Izard an executive ball. The larger showed Rev. J. W. Conley, pastor; of the two rooms which then con-Amos Field, Dr. E. E. Womersley, stituted the building was the the-

> A. Sunderland and D. L. Slane. "Fairbanks In vades Nebraska." Political It wasn't Douglas, Speeches but C. W., then senator from Indi-Held.

> H. H. Baldrige, John R. Webster, J.

lican ticket for vice president with Smiles broadly and easily. T. Roosevelt. He spoke in the clothing of somber hue.

City auditorium to 5,000. On the previous evening, October 9, Eugene Debs, candidate for president

for that party. "Democratic Chairman Predicts Vic-

ory." It was a statement signed by

Tom Taggart, chairman of the democratic national committee, expressing the certain view that it was all over by the shouting for the democrats and lawvers. that victory was perched on their

**Twenty Years Ago** 

banners. But the Figures tain for the demo Were crats," said Tom. Wrong!

of nine ladies, who were all that could be mustered, even for a state 307,907 republican occasion, in Omaha. They were Mrs. votes to 149,141 democratic, New Jer-T. B. Cuming, Mrs. Fenner Fergusey polled 231,363 republican and 179,son, Mrs. J. Sterling Morton, Mrs. democratic votes, and New York C. B. Smith, Mrs. Fleming Davidson, went 859,513 republican to only 683,went \$59,513 republican to only 683. Mr. and Mrs. Frank G. Pennington of 981 democratic. It's intersting and Wymore, at a luncheon and social Mrs. A. J. Hanscom, Mrs. A. D. Jones, Mrs S. E. Rogers and Mrs.

G. L. Miller Two of the ladies could not dance, and accordingly their prophets. places were supplied by the same At Seattle, on October 7, Mary the Wymore High school domestic "The governor had a son by the of Nebraska, broke a bottle of real a program was given. name of James. He was his excellency's private secretary, and wish-

brasks, as it slid into the water at poser, of Wymore, sang Sparish ing to present a high example of style he came in at a late hour. escorting Mrs. Davidson. His bearing the shipyards. was fearfully stately and dignified. He wore a white vest and white kids.

as any gentleman would do, but in a hot climate, stood around shivthese were put in rather discordant ering in the cold, but buoyed up by contrast with the surroundings. the honor thus showered upon him. Paddock, Poppleton, Cuming, Smith, he bore himself with the most ami-Morton, Ferguson, Goodwill, Clancy, able fortitude. Folsom, besides a large assemblage

"There being no tables in those days, the supper was passed 'round. At the proper time, the Mrs. Vance as first president. covernor, under a dep sense of his Mrs. George W. Norris of McCook

May Wheat Was 96

Cents; Corn, 44.

Battleship Nebraska

Was Launched.

By J. T. ARMSTRONG.

PPEARANCE: Bushy hair, some A what unruly and worn in padour style. It is brown hair, smooth-shaver ana and a candi- Gold-rimmed glasses. Smooth-shaven date on the repub- and rather plump of countenance. Wears

Mannerisms: Talks slowly, drawl ing slightly. Usually seems in a contemplative mood, but becomes anima ted upon occasion, especially when ington hall and predicted big things the conversation turns to books or the philosophical side of life. Is most at ease when his hands are in his pockets.

An Idiosyncracy: Delights in ac cumulating scrap books, which usually relate to decisions in unusual law cases or legal manuscripts by famous

First Job: Laundry route driver "Even' Indiana, and collector at Oakland, Neb. New Jersey and Identity: Carroll O. Stauffer, judge New York are cer. of the district court.

But Indiana cast School Girls Entertain Wymore P. E. O. Members

Wymore, Oct. 11 .- Members chapter "Q" of the Wymore P. E O.'s, were entertained at the home of amusing to compare the results of an meeting. Yellow and white color election with the predictions of the schemes were used throughout. The schemes were used throughout. The luncheon was served by the girls of

Mickey, daughter of Governor Mickey science department, following which Sam's largest battleship," the Ne- Mrs. Cecil Neuman, a noted com-

othy Pennington, 9-year-old daughter Chicago, compared with a present the hostess, gave a comic reading. mer old-time resident of Wymore, and first president of the chapter, gave the early history of Wymore chapter Mrs. Adam McMullen of Beatrice. formerly of Wymore, and former president, made a talk. Mrs. Joho Lang of Wymore gave a tribute to

of capital thus accumulated by American insurance companies has been built up in great measure the prosperity of the United States.

Railroads have been built, great buildings erected, homes constructed, farms improved. Everywhere throughout the country, if one could examine the course of the funds used in building the foundation of American industry and American business and home life, he would find that billions of dollars of it had come from insurance reserves.

Field and factory, home and industry, owe much to the fact that in the insurance reserves has been for years the greatest source of liquid capital that the world has ever known.

This brings prominently to the tunity. ADVERTISEMENT.

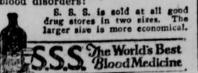


## S.C. will rid you of boils, pimples, blackheads and skin eruptions!

D ON'T CLOSE your eyes to the warning which Nature gives when angry, painful boils appear on your neck, face or other parts of your body. Boils, pimples and so-called skin disorders are the result of an impoverished condition of the blood and are not to be trifled with.

It is nothing more than folly to expect to get absolute relief from the use of local treatments, such as ointments, salves, etc. Such remedies may afford temporary relief but you want more than relief; you want a remedy which will rid you forever of the tortur-ing disorders. And the one remedy which has no equal is S.S.S.

S.S.S. stops boils and keeps them from coming. S.S.S. builds blood-power! That is what makes fighting blood. Fighting blood destroys impurities. It fights boils. It fights skin eruptions-pimples, blackheads, eczema! It always wins! S.S.S. has been known since 1826 as one of the greatest blood builders, blood cleansers and system strengtheners ever produced. There are no unproven theories about S.S.S., the scientific results of each of its purely vegetable medicinal ingredients are admitted by authorities. Begin taking S.S.S. today and clear your skin of those blood disorders!



Lloyd George Urges Spain to Withdraw From Morocco

## By DAVID LLOYD GEORGE. (Ex-Premier of Great Britain.)

horns, but can neither tame it nor let it go. Its butts are flerce, sudden and occasionally staggering. The visited Spanish Morocco early in 1923.

Why is French Morocco compara-

sea had provided them with a cer-

them with money to keep up the gent bands that have successfully supplies. Spain paid a heavy ran-flouted its authority. The alternaupplies. Spain paid a heavy ran- flouted its authority. The alterna-om to purchase the freedom of its tive is a costly war, which may last oldiers who had fallen into Moorish hands, and the ransom has already to face the necessary expenditure of

been converted into a means of tak-ing more prisoners. The situation win a complete victory in the end. was thus radically changed for the but it is more than doubtful whether worse by the Mellila disaster. Before the result would be worth the cost these defeats, Spain had to encounter brave, but ill-armed raiders. Afterwards it had to deal with first class lighting men, flushed with victory

and armed with the best modern abandoning the costly and profitless task of subduing those hill tribes. reconquer lost territory have been Other empires, similarly situated marked by caution and why the reby and reinforced troops of enterprise without loss of prestige. Spain have contented themselves, in The wisest emperors of Rome often coast and the more accessible and de- retired from barren contests with tensible country in its vicinity.

It is always too readily assumed that the complexity and cost of mod-ern weapons have increased the odds on the side of well equipped authority been repeatedly confronted with the to such an extent that rebellion has same problem on the northwest fronevents of the last 25 years in South viceroys have always deprecated cam

by a peace which restored virtual in | tive expeditions have always been no Englishmen dare leave the high costly and, as soon as the moun- road. dependence to the Boer peasantry.

taineers have been adequately chas-| The Scottish Highlanders lived in a ONDON, Oct. 11.—Spain is in Morocco? The rebellion has spread. tised the imperial army withdraws state of semi-independence until as What is happening now in Spanish real trouble in Morocco. It has Morocco? The rebellion has spread, on the promise of good behavior in late as 1745. Before that date they the Riff mountain goat by the dition of armed quiescence, the Te-

poses. Everyone in Omaha and Ne-

braska, who contemplates extend-

Nothing will so surely advance

ing his insurance should keep these

up of our insurance companies.

in the accompanying table.

women.

impanies in mind.

mountains do their best for the re-fractory animal. Mountains love Tetuan had been unsafe, owing to Britain and see what an insignificant laws, and customs so long as they rebels who fight for freedom and the activity of snipers from the over- part of it is occupied by that rocky they give them shelter and oppor- looking hills. The making of an ex- territory known as Wales, it fills me

cellent military road to Tetuan and with wonder that it took nearly 800 subsequently of a railroad, cost many years for such warlike races as the lively quiet and prosperous, whilst lives, and the workers had to be pro- Saxons and Normans to conquer so Spanish Morocco is a constant source tected the whole distance by military small a province. At that time it of anxiety and bloodshed? It is be- guards and forts. A wise Spanish must have been sparsely populated cause, in the French sphere, the governor, however, came to terms and the hillmen must have been poor bulk of the population lives on fertile with that redoubtable old highland and ill-armed. All the same, Offa's and accessible plains and is thus chieftain, Raus Raisuli, and he, for dyke was built from sea to sea, not more easily dominated. The Spanish a consideration, enjoined peace on his to protect the poor Weishman

for years. Spain, if it were prepared

could be permanent.

Two years ago I visited that part of Morocco which is now the center fluence rapidly waned and now the men of the mountains. Saxon and extracted from the peasant to maintain forces to suppress Cuban rebellions were impoverishing the land. Since that drain on its resources of military ferment and activity. It mountaineers of the Tetuan hinter- Norman kings, time after time, pene came to an end, Spain has been able was then a picture of tranquility. On land are in full revolt and the Span- trated with great armies into the hills to devote its revenue to developments the Melilla side of Spanish Morocco isB government has ordered retire- and overwhelmed resistance. But as the Riffs were in full insurgence. ment from the advanced posts, held soon as they retired, the mountain They had inflicted heavy defeats on in apparent security a year ago. I clouds rolled down once more into and improvements at home. If a foolish military pride impels it to attempt the subjection of the Atlas considerable Spanish armies, captur-ing large quantities of arms, ammu-authorities that a journey to She-ished in the enfolding mists. The mountains to its will, its Cuban exing large quantities of arms, ammu-nition and stores. This was a serious factor in a country where the arms hitherto possessed by the tribes were of an antiquated type and the am-munition was very limited. Smug-have been ordered to fall back on perience will be repeated. Money and men will pour across the seas and get lost in the African fastness, while the urgent needs of the homeland will be neglected. I doubt whether any dictatorship or dynasty gling from the French zone and the Tetuan. tectural specimens of mediaeyal fortcould long survive under such con The Spanish dictator and his cabi- resses in Europe. Their ruins today

ditions. net have therefore to take a decision are impressive for their magnitude tain equipment, but they were too net have therefore to take a decision are impressive for their magnitude of the kind which demands from and strength, as well as for their

The other alternative is to hold and fortify the coast, with enough hintercale. Their captures supplied them statesmen more than ordinary cour- form. Nevertheless, Burke points out with new and better guns and am- age. They have to make up their in his great speech on conciliation land to guarantee elbowroom and semunition than they had ever pos-minds to order the Spanish flag to with America, that even 200 years curity. That is all it needs, whether sessed and their captives furnished be withdrawn in face of the insur-after the so-called conquest of Wales, for trade protection or for honor.

# Our Public Servants

## The Plumber.

The popular conception of a plumb- ment or the bathroom. He is a necesvictory achieved in that wild country er is a man who comes out to your sary cog in modern life. If he is a hourse, looks good plumber he not only adds to

about, and then your convenience and comfort, but he prolongs your life by safeguarding your health. Maybe you think the he will have to go plumber revels in cold weather beback to the shop cause pipes freeze up and burst. If and get another you do you are mistaken. He likes tool or two. It is decent weather, and he greatly precustomary to cuss fers working on new houses. He the plumber and isn't a plumber because he likes to call him a robber, work in filthy places. Usually he is and other pet names. That is be cause he asks you tools and make something worth to pay a decent while. He is a pretty independent wage for doing sort of fellow, as he has a right to be.

to such an extent that recess. The tiers of India. The most sagacious work that nine-tenth of us wouldn't for all good workmen have a right do if we could. Sometimes he works to feel independent. The next time events of the last 25 years in Bound Africa, in Ireland and in Morocco disprove this hypothesis. In order to conquer a small colony of farmers in the mountain of the mountain ous ghanistan. Now and again, expeditions Nobody wants a plumber around under conditions that would send most of his critics to the hospital. human being when he comes. He Nobody wants a plumber around will act like a gentleman, do his conquer a small colony of latinets in South Africa, the British empire had to send 400,000 men across the seas and to spend 150,000,000 pounds and, after three years' costly and inglori-ous fighting, the war was determined

"Jim Orton was the solitary fiddler, occupying one corner of the room. The dance opened. It was a

of the legislators, attended. The lat-

ter crowded around, gazing with

astonishment upon the large number

of ladies in atten

gay and festive occasion. Notwithstanding the energetic use of green cottonwood, the floor continued icy. During the dance several accidents happened. One lady, now well known in Nebraska, fell flat. "Others did likewise. The supper came off

about midnight, and consisted of coffee with brown sugar and no milk? sandwiches of peculiar size: dried apple ple; the sandwiches, we may observe, were very thick and made of a singular mixture of bread of radical complexion, and laws and customs, so long as they baco

"The governor, having long lived | and only "Executive Ball."

own consequence, made a speech, wife of Senator Norris, told of work returning his thanks for the high of her chapter at McCook. Mrs. honors done him."

The story has often been told be- instructive paper on home work. fore, yet it will bear telling again, P. L. Gillespie and Mrs. Dudley Scott for nothing can more vividly illustrate the progress made in the of Beatrice.

course of seven decades than the contrast between the first executive ball and the Coronation Ball of Ak-Sar-Ben XXX.

Many of the names mentioned in . Dr. Miller's story came to be known night later graced presidential re-

Eunice Baker of Wymore, read an Other out-of-town guests were Mrs.

Parent-Teacher Body Organized at David City

David City, Oct. 11 .- A community Parent-Teacher association has been nationally. Ladies present that organized at the Bellwood High school. The officers are Mrs. J. D. ceptions at the White House, and Bell, president; Frank Kreizinger and took part in other high functions. Mrs. Envart. vice presidents; Louis but none ever forgot Omaha's first Kreizinger, treasurer, and Beaulah McCleery, secretary.

Puny Babies Can Grow to sturdy children

Note which foods best agree. Be quick to stop constipation with Dr. Caldwell's Syrup Pepsin

ARENTS need not despair because a baby is frail. Progress often rests upon the most trifling change in or addition to the diet.

Watch diet, digestion and elimination. There should be two or three stools a day, and as solider food is eaten, one or two. If there are less, and there is belching, wind, bad breath, symptoms that indicate constipation, give half a teaspoonful of Dr. Caldwell's Syrup Pepsin, and by morning you will have a healthy youngster again.

Not all laxatives, however, are suited to young children, as many contain opiates and nar-cotics. Syrup Pepsin is entirely free from them, and is a simple vegetable compound of Egyptian senna with pepsin and pleasant-tasting aromatics. The formula is on every package.

Experienced mothers like Mrs. T. Breeman, 65 Lewis St., Paterson, N. J., and Mrs. Walter Morris, Shively, Ky., have discarded all other laxative medicines for Dr. Caldwell's Syrup Pepsin. They find that this mild, gentle laxative answers every purpose and is a great improvement over the old-style harsh cathartic pill and calomel, which children hate to take. Free Sample Bottle Coupon

Buy a bottle of Syrup Pepsin at a drug store, the cost being less than a cent a dose, and if it does not come up to these claims your money will be refunded.

A laxative like Dr. Caldwell's Syrup Pepsin can be used by all members of the family, for it is safe and yet effective. It has been successfully sold for over thirty years and is today the most widely used general laxative in the world, over 10 million bottles being bought by the public annually.

Use it for constipation, biliousness, dyspepsia, flatulence, indigestion, headache, fevers and

colds, and all other disorders. associated with imperfect or infrequent passage. Many people use it regularly once a week as a mild flushing of the bowels. and in that way escape the dan gers of constipation altogether Just a spoonful now and then is a wonderful stabilizer of health.

There are people who very rightly prefer to try a thing before they buy it. Let them clip this com-pon, pin their name and address to it, and send it to the Pepsin Syrup Co., 518 Washington Street, Monticello, Illinois, and a free sample bottle of Dr. Caldwell's Syrup Pepsin will be sent them postpaid by mail. Do not inclose postage. It is free. DR. CALDWELL'S SYRUP PEPSIN The Family Laxative

