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THE BANKERS RESERVE LIFE

A HOME INSTITUTION WITH A PHENOMENAL RECORD OF GROWTH AND POWER.

ITS POLICIES ARE UNEXCELLED

And Its Place in the Hearts of Western People Assured—President Robison's Interview.

"Yes, Thanksgiving day will be especially interesting to us this year," remarked B. H. Robison, the energetic president of the Bankers Reserve Life Association. "We have never enjoyed such a year of growth since our organization.

"Our annual report to the state auditor for the year will be a surprise to the insurance department I am sure. Furthermore, it will be a source of just pride to the management of our institution.

"Our advisory board, made up of the best men in the state of Nebraska, will join with the field and office force in a pean of thanksgiving, for the gentlemen included in that body have been vastly useful to us in securing and holding our business.

"We have written over \$2,000,000 of new business since January 1, 1902. We will begin 1903 with approximately \$6,000,000 at risk upon the best selected lives in the west, chiefly in Nebraska.

"We are as certain to have \$10,000,000 in force at the end of 1903 as we are to have twelve months in that year. If my life is spared until 1910, I am sure to see this company built up into a \$50,000,000 organization.

"The assets have rapidly increased, our death rate has been lower than that of any American company. In fact, this Thanksgiving day finds us with our hearts full of gratitude for the remarkable achievements of our young company.

"The only problem which the management has to solve is that of securing competent solicitors. One hundred active, energetic agents are wanted on extra liberal terms for choice territory in states to be organized with the opening of the New Year. Address,

BANKERS, RESERVE LIFE, OMAHA.

Hides and Shoes

Secretary Moody foresees some trouble this winter over tariff revision. Down in his baliwick the shoe manufacturers have a 25 per cent protection on shoes, but they chafe because they must pay a duty on hides. The tariff revision they are looking after means free hides. In the west the farmers feel that in the game of grab they ought to have something, and they won't give up the tariff on hides unless they get some concessions on shoes and some other things. The secretary talked to an audience of shoe

makers at Brocton, Mass., not long since and in the course of his remarks said:

"I desire to say a few words about the duty on hides, which I believe ought not to continue. I have always believed so, and I think I was the first to introduce a bill for its repeal. There is no need of justifying this belief, because it is shared by all our people. Any representative upon any ticket would vote for the repeal of this duty. I trust that I may not be considered a traitor to the cause if I point out some difficulties in the way of its repeal and a condition which I think should accompany it.

"There is a very strong objection within both parties to the repeal of the duty on hides. That objection will come, not from the representatives of the packers' interests, but from the representatives of those who raise the animals for market. They think, erroneously, I believe, that this duty has had some effect in raising the price of their product. I happened to be talking, not long ago, with Governor Cummins of Iowa and a number of other representative men of that state. Iowa, as you know, is supposed to stand more clearly than any other republican state for a revision of the tariff, but I learned then that that state would fight a removal of the duty on hides to the death. This is one duty which they desire to continue.

"You will find that to be true of the representatives of all of the agricultural states, of democratic Texas as well as of republican Iowa, and it is idle to conceal it. Nothing but the most persistent effort, directed by tact and discretion, will accomplish the result."

Mr. Moody then invited the attention of his hearers to the condition of the shoe industry, and after showing that the American manufacturers have full control of the home market and are rapidly increasing their foreign trade, he said:

"This industry is protected by a 25 per cent ad valorem duty. What shall we say to those who point out to us these facts, that we have the absolute control of our own market and are rapidly invading the markets of the world upon equal terms?

"In my judgment there is but one answer to make. We should reply, 'We do not ask you to take off the duty upon your hides and offer nothing ourselves. We are willing to reduce the duty on shoes substantially. At the most we will only ask such a duty as will protect us from the surplus products of other nations in times of depression.'

"With such a proposition as that I believe that our representatives, when the time for revision comes, can enter upon the task of removing the duty on hides with a reasonable prospect of success. Without it, I believe that they would fail. It behooves, therefore, the representatives of our great shoe and leather industries to consider the duty on shoes as well as on hides. By abandoning a duty they no longer need they will aid in removing one which is burdensome."

Issues Still Live

The campaign is over, but the issues upon which it was contested still live and the problems confronting us before election still demand solution and

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Great Growing House.

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Rare Values in Stylish Coats

and never fail to remember that if you cannot visit this department in person, our unexcelled and straightforward mail order department will take just as good care of your valued favors. An absolute guarantee of satisfaction, if not your money returned as cheerfully as it was received.



We are showing by far the choicest and most extensive line of coats in our history. Every correct shade and material is represented. Particularly in the jaunty Monte Carlo will you find the best selection at this store.

30 and 32 inch Monte Carlos, made in rough and smooth cloths, extra well tailored and lined with good quality satin, all the latest styles received in the past few days. \$12 00

Monte Carlos, made of fine Kerseys in black and colors with puffed sleeves, turn back cuffs, cape over shoulders, satin lined and finely tailored \$16 50

Extra finely tailored Monte Carlos in Kerseys, Peau de Soies and Zibelines, plain and fur trimmed, also cape effect—all lengths. \$18 50

High grade Cheviot short coats, lined throughout with satin, cable seams, piped with satin, velvet coat shaped collar, neatly tailored. \$10 00

Silk petticoats in changeable silks, plaids and plain colors, special values \$6.00 to \$12 50

Mercerized undershirts, 9 inch accordeon pleated ruffle, dust ruffle, very special at. 98c

Women's Walking Skirts, in black and white, blue and white and brown effects, popular rough materials, all lengths, 3 specials \$6.75, \$7.50 and \$8 75

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the Herald maintains the same position regarding them that it has hitherto taken. We cannot forbear the hope, however, since the people of this state have shown a desire that the railroads and corporations shall control the state legislation, shall bear less than half their share of taxation, and a desire to indorse the pardon of criminals that have robbed the state of hundreds of thousands of dollars, they may get their desire fulfilled to the utmost.—T. J. O Keefe, in Alliance Herald.

A Benevolent Oligarchy

Robert Donald, editor of the London Municipal Journal, contributes to the Outlook for November 15 an exceedingly interesting article on Dusseldorf, Germany, showing the advantages and disadvantages of municipal ownership. He says in part:

"To enter or leave the city the visitor must travel on the state railways, and is put down at a handsome station. He will find that all the public service monopolies are managed by the city council, beginning with the water supply. He will have the choice between gas or electricity for light, but in each case he will have to patronize the municipality. He will ride on a splendidly equipped electric street railway, which serves not only the city but runs into the suburbs, and is owned and operated directly by the municipality. He will have to go to the state for his telephones, and the postoffice will deliver his parcels as well as his letters. He will find an up-to-date harbor and docks on the Rhine, and warehouses and elevators alongside with the latest electrically driven appliances—all in the possession of the municipal authorities. All the markets are owned by the city, which also owns model municipal slaughter houses.

"There are several sets of municipal baths, including Turkish and Russian, and a free bathing station on the

Rhine. There are no slums in the city, and not likely to be, as the city council has adopted a progressive housing policy. It builds municipal dwellings; a rich citizen left it money to build what are known as foundation dwellings, let at low rentals, and money is lent on easy terms from the social insurance funds to help workmen build their own houses. There is a municipal savings bank, ready to receive the savings of the thrifty; another municipal bank, in which are deposited the floating balances and profits of the public services, lends money on mortgages; and there is the poor man's bank in the municipal pawnshop, ready to advance money on personal property and goods at something like twelve per cent."

Business Failures

Republican prosperity has about run its course, it would seem from the report of R. G. Dun & Co. for October commercial failures. It is but natural that this should be so, inasmuch as a large part of the money inflation and bank credit inflation was based upon an improper foundation. A comparison with last year shows this:

| Month of | No. | Liabilities. |
|---------------|-----|--------------|
| October, 1902 | 963 | \$10,851,554 |
| 1901 | 864 | 10,680,627 |

Increase 99 \$ 170,927

A comparison of the first ten months of this year with the same period last year shows an increase of nearly five millions in liabilities:

| | |
|------|--------------|
| 1902 | \$96,239,127 |
| 1901 | 91,241,489 |

Increase \$ 4,997,638

Mr. C. B. Gregory of this city is offering readers of The Independent an opportunity to make a large saving in the price of their coal. Write to him for particulars.