

Bankers Reserve Life of Omaha

From an Eastern Viewpoint.

An editorial in the April issue of the leading Insurance Journal of Philadelphia is here reproduced.

"Make haste slowly" is a familiar little injunction which at first sight looks like a contradiction in terms. Not quite so, however, as its purport is generally understood; the meaning is perfectly clear; the advice tendered is most excellent; and wise men invariably act along the line suggested. Nowhere is its practical wisdom more patent than in the creation and subsequent upbuilding of a life insurance company. Some organizations of this category have gone upon a different tack; they made feverish haste; their advent was heralded with a great blare of trumpets; where are they now? Relegated (most of them) to the limbo of things dead and forgotten. They "made haste," but not "slowly;" and their brief career reminds one of the words, "went up like a rocket, and came down like a stick." In striking contrast to this sort of thing has been the six years' record of the Bankers Reserve Life Insurance Company of Omaha, Nebraska. Its managers have never swerved from the path of safety; they have rigidly adhered to the wise and sound policy of building up the company's business with an ever present view to its perpetuity. If any evidence were needed to prove this assertion, it is abundantly furnished in the extreme uniformity of growth which has characterized it year after year. To illustrate: The company's premium income for its third year was \$70,465; fourth year, \$111,312; fifth year, \$179,503; sixth year (1903), \$244,343. By the way, the premium income of the Northwestern Mutual Life for its sixth year was \$97,929; and that of the New York Life for its fifth year was \$120,491.

Here are a few items of satisfactory progress made by the Bankers Reserve Life in 1903. A gain of \$1,677,000 was made in the outstanding insurance—the total on December 31, 1903, being \$6,911,500. Increase in premium receipts, \$84,855; in assets, \$113,768; in amount of securities deposited with the state of Nebraska, \$50,000—raising the total of this item to \$100,450; excess of income over disbursements, \$197,954. We give the subjoined extracts from the sixth annual statement of the company as of December 31, 1903: "Death losses reported or unpaid, none. All other obligations unpaid, none." The high-class character of its business is seen in the average amount of the policies in force, which is over \$4,800. President B. H. Robison and his colleagues are to be congratulated upon the company's past successful record; also on its present healthy condition; and, furthermore, upon its bright promise of continued prosperity. That President Robison recognizes and appreciates the able and energetic support of all his co-workers is attested by some of his remarks there anent, addressed to the company's officers, field staff and policy holders. Here's an extract from same: "You will kindly accept my thanks for the loyal, faithful, cordial support rendered in the grand work. The success attained represents the combined energy, influence and contributions of officers, field staff, employes and policy holders, working together to further the interests of the institution. No company ever had more loyal, enthusiastic and friendly policy holders."—Insurance News, Philadelphia, Pa.

From 10 acres of irrigated land the farmer can realize as much net profit as from 40 acres in the humid region.

NEWS OF THE WEEK

A Weekly Resume of the Really Vital News by the Editor

The Russo-Japanese war is impressing the world with the conviction that it portends wonderful changes. For five thousand years the colored races, outnumbering many times the races of a pure white strain, have lain dormant. The millions of brown people inhabiting India, the illimitable plains of inter-Russia, China, Japan and the innumerable islands of the sea thousands of years ago, when the white race was few in numbers, and with the exception of those in the Euphrates valley, they lived in caves, went about dressed in the skins of wild beasts, while the brown people were laying the foundation of a civilization out of which grew the great religions of the world. These brown people sought to know and understand the unknowable, they delved into the mysteries that are beyond the comprehension of the human mind and they left systems and philosophies which induced the people to look to another existence for happiness and advancement and thus brought any advancement here to a standstill. For ages on ages that condition existed, but the white race sought after the things that were knowable and advancement in this world, whatever might happen to it in the worlds that were to come. Not all of the white race did this. Many of them were influenced by the Oriental philosophy, and looked upon this world as a wilderness of woe and themselves the travellers through it to a better land. But others of the white race set about trying to make this world better. They believed in advancement and happiness here. Everything that would make life more comfortable they seized upon, and sought to make every law of nature contribute to a happier existence in this world. Instead of living in caves, dressing in sack cloth and pouring ashes on their heads, they sought for better habitations. Out of this revolt from Oriental philosophy came the steam engine, the railroad, the telegraph, the telephone and the tens of thousands of other things that administer to the wants and happiness of mankind.

During all these ages there have been just as great intellects among the brown people as among the white, but their powers have been devoted to the occult, they have tried to pierce the veil of the spiritual life and to know the unknowable things that lie beyond that veil. Had it not been for the appearance of another kind of Oriental philosophers, the one who said "the kingdom of God is within you" and who taught mankind to pray "thy will be done on earth," it is probable that the white race would not have made the advancement that it has.

All at once, one of these brown races breaks away from the teachings of the Oriental philosophy. The inhabitants start ought to learn about the things of this life. They drop the search after the unknowable and try to possess all the knowledge that has been gained of the things knowable. Fifty years of the efforts of these little brown people astonishes all mankind.

If one had predicted at the breaking out of the war that within three months Japan would capture all of Korea, totally destroy the efficiency of the great squadron of Russian warships, and do it all with the loss of less than a hundred men, and only one small torpedo boat, it would have been thought the wildest prediction ever made by a man supposed to be sane. And yet that is just what has happened. These brown men have handled a great squadron of modern battle ships, armored cruisers and a torpedo flotilla, without an accident of any kind, and during that time have often been under the fire of modern shore batteries and the best type of warships. They have destroyed, put out of action, sunk and disabled of the enemy's ships one first class battle ship, two second class battle ships, one armored cruiser, three cruisers, one first class gunboat, three second class cruisers and three torpedo boats, and all that without damage to their own fleet with the exception of the loss of one small torpedo boat. In all the naval wars of the world there has never been anything like it.

In the handling of high explosives, the manipulation of the delicate and complicated machinery of great modern warships, in maneuvering large squadrons under fire and all things that indicate scientific knowledge, con-

clear and active brain work, the Japanese have shown the highest attainments reached by mankind anywhere or at any time in the history of the world. Along with that has gone a modesty of statement, that is as marvelous as anything that they have done. There has been no boasting and no prophecies of what they will do in the future.

After a week of reading all the dispatches from the seat of war, it now seems certain that the Russian fleet was enticed out of the harbor of Port Arthur by the strategy of Admiral Togo and that the great first class Russian battleship, Petropavlovsk, was blown up by a floating mine placed by the Japanese the night before and that another battleship, the Pobleda, was disabled by the same means, although the Russian authorities have not yet decided whether there is more honor in being blown up by one of their own mines or by one laid by the enemy. The result of the sea fighting so far is to completely destroy the effectiveness of the Russian navy in Asiatic waters.

On land there has been one or two small skirmishes. The Japanese can now place their armies where they please without fear of the Russian navy. Where those armies are now, no one except the Japanese authorities know. It is certain only that there is a considerable force along the Yalu river, which is northern boundary of Korea. Quite large bodies of troops have been marching north through Korea. One of the correspondents on the ground says: "Altogether the Japanese army is giving an admirable exhibition of order and self-restraint. There is no looting or robberies, although the soldiers' rations are limited, and the country is full of cattle, poultry and other provisions which might be taken."

Dave Hill captured the whole thing in New York. He had the convention pledge the delegates to vote for Judge Parker and adopt the unit rule. There was a fake fight put up in the convention by Tammany. That it was a fake, any man can tell by reading the speeches that the Tammany men made. The Tammany men were all for Parker, but pretended that they did not want to be instructed to vote for him. There was not a Hearst delegate in the whole convention.

They say that Senator Stewart's retirement from the senate, where he has been since 1865, is caused by the fact that it is so long since he visited Nevada, the state which he represents, that there are now only five or six men in the whole state who ever saw him.

Mr. Carnegie has given \$5,000,000 to establish a "hero" fund. The interest is to be applied to striking medals to be presented to heroes who have saved life at the risk of their own. Will any of the heroes who fought at Homestead when the Pinkertons attempted to destroy organized labor receive medals?

The Springfield Republican remarks that "there is something of a foreboding of hard times." It comes to that conclusion from the number of men who are returning to that city who have lost their jobs elsewhere. That same "foreboding" is prevalent all over the eastern states.

The New York Sun says that on the east side where the poor people live rents have risen 20 per cent, while in Harlem where a little better class live the increase has been 25 per cent. The same is true of Brooklyn, the Bronx and the entire suburban district. Along with the rise in rents there has been an increase in the price of almost every article, and especially meat, that enters into the cost of living. Some of the papers say that these extraordinary conditions "indicate a temporary breakdown of the economic system." Well, they may be able to hold things up until after the presidential election, but the job grows harder every day.

While in New York the editor of The Independent was told by a reporter that he had been assigned to get an interview with Rogers, Rockefeller's right hand man, with orders to stick to it until he got it, "if it took all summer." He said he had been on the assignment then for ten days and that he thought that in a few more days he would get as far as Rog-

HEADACHE



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ers' \$10,000-a-year stenographer and typewriter, Miss Harrison. From a recent New York paper it appears that the reporter has at last got at Miss Harrison by watching her residence in Brooklyn and tackling her as she was about to enter. The reporter turned in his interview, and it was as follows: "Miss Harrison." asked the newspaper man. Miss Harrison shot a suspicious glance at her interrogator and bowed affirmatively. "I called to learn if you intend going to Boston to testify in—" "On all matters of business, you will please call at the office," Miss Harrison replied, and she passed in and the door was locked. Miss Harrison is wanted as a witness in the Boston gas and copper cases, where Rockefeller and Rogers gathered in about \$100,000,000 and gave the people worthless stocks in return. It is not probable that Miss Harrison will ever be found within the jurisdiction of that Boston court.

If any one offers to present to you stock of a national bank, you had better make a pretty thorough investigation before you accept the gift. Miss