

# A Most Successful Western Institution

The Bee is pleased to devote a portion of its space today to a worthy and successful local corporation, the Bankers Reserve Life Association of Omaha. It was organized in the late spring of 1897; issued its first policies in June of that year, and has just held its third annual meeting.

Its annual statements show over \$1,250,000 insurance written during its brief career, a record of which the management is deservedly proud. During the year 1899 more than one-half million was added to its risks. The trying period of the organization has passed and the Association is a success beyond a peradventure.

### Death Losses Paid.

It sustained and promptly paid ten thousand dollars for death claims during the first fifteen months of its history, and has had only two death claims, each for \$1,000, during the past eighteen months. The testimonials of its claimants are the strongest possible endorsement of the stability of the company. Its first one thousand applications written were for \$1,000 and \$2,000 on a single life, which limited its volume of business, its liability and its income from premiums.

The first years of its existence the Bankers Reserve was somewhat hampered by the laws of the state of Nebraska and could not adopt modern policies. The legislature of 1899 amended the insurance law enacted in 1895, under which the company is incor-

porated. The amended law gives to stipulated premium companies of Nebraska every advantage of safety, and enables the association to issue the best and most modern policies, exceeding any policies now issued by the self-styled "old line" companies.

**Its Policies Are Not Excelled.**

The Bankers Reserve's policies contain all the late liberal options, which after three years are available, as automatic extended, or paid-up insurance, or for cash or loan values, with other equally liberal features, thus making these policies popular with the public and attractive to agents. It represents the newest and best in life insurance and is the "lightning express" compared with the "old line" stage coach.

### The Executive Officers.

Mr. B. H. Robison, the president and founder of the company, is one of the best known and most successful life insurance men in the country. He has devoted his energies and time to life insurance during the past twenty years. He is a man of great

organizing ability, of splendid health and untiring industry. With years of experience as an officer of one of the largest insurance companies of the United States, and as an underwriter, he has been a pronounced success. He is a man of property and deservedly stands high in the ranks of Omaha business men.

James P. Latta, vice president and treas-

urer of the Association, is one of the oldest citizens of Nebraska; a staunch, upright skillful financier, live stock man and capitalist. He has built up a large fortune, owns broad acres, herds of cattle and stands among the best known bank officials of the state. He is the president of the First National Bank of Tekamah and his name is known in every financial center of the United States.

John S. Postal, secretary, has had years of experience in field work throughout the United States for leading life insurance companies, and has a record as an insurance writer second to few men in the business in America. Skilled as a solicitor, he is also well informed concerning all the details of life insurance, and is able to meet com-

petitors upon any ground where he is challenged.

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W. O. BRIDGES, MEDICAL DIRECTOR.

He is an attorney of acknowledged ability, and was judge of the district court, congressman three terms, and sergeant at arms of the United States senate for four years. Probably no man in the central west is better known throughout the country than Judge Valentine, and wherever he is known he is respected for his high standing and ability.

C. L. Robison, second vice president and assistant secretary, is an underwriter of acknowledged strength and large experience.

out the state of Nebraska. With Dr. Bridges, he is a member of the faculty of the Omaha Medical college, one of the leading educational institutions of its kind west of Chicago.

John A. Dempster, superintendent of agents, was for many years a prominent business man in central Nebraska, a member of the Nebraska legislature, and an organizer of fraternal societies of acknowledged ability. He possesses executive ability and does a large personal business in addition to the stimulus his presence affords the corps of agents who work under his supervision.

Prominent among its eastern representatives is Dr. W. P. Goff, manager and state examiner for West Virginia. He is a member of one of the most distinguished families



J. A. DEMPSTER, SUPT. OF AGENTS.

The Board of Directors is harmonious throughout and forms an able corps of workers for the best interests of the association.

The company challenges the closest investigation of its affairs and defies any competitor to offer better forms of policy contracts. It also invites parties interested to inquire as closely as they see fit into the personnel of the management.

The Bankers Reserve Life Association is engaged in the legitimate business of life in-



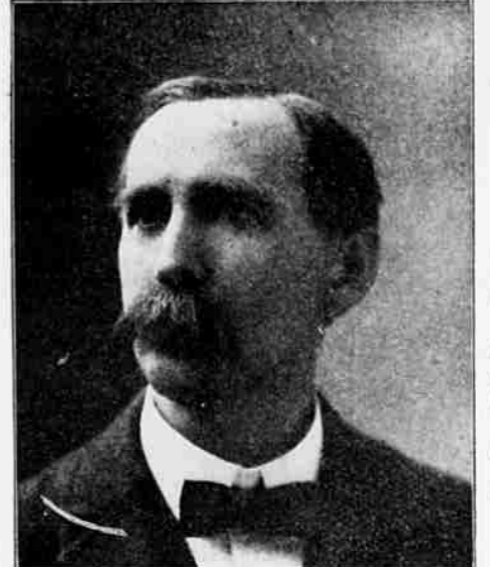
J. P. LATTI, V. P. AND TREAS.

Few men in the west have developed more skill in the field or have been more successful. He is strong in his personal acquaintance and has expert knowledge of the life insurance business.

T. W. Blackburn has been intimately associated professionally with the management since the organization of the company. He is a prominent member of the Douglas county bar; has resided in Omaha for twenty-four years, and is well and favorably known throughout the west.

Dr. W. O. Bridges, medical director, has been prominent in the medical profession in the state of Nebraska for ten years and possesses the highest professional qualifications. He is a man whose experience has given him technical knowledge of life insurance possessed by few physicians anywhere.

W. F. Milroy, assistant medical director, and state medical director of the Royal Arcanum for Nebraska, is a physician of high standing in Omaha and well known through-

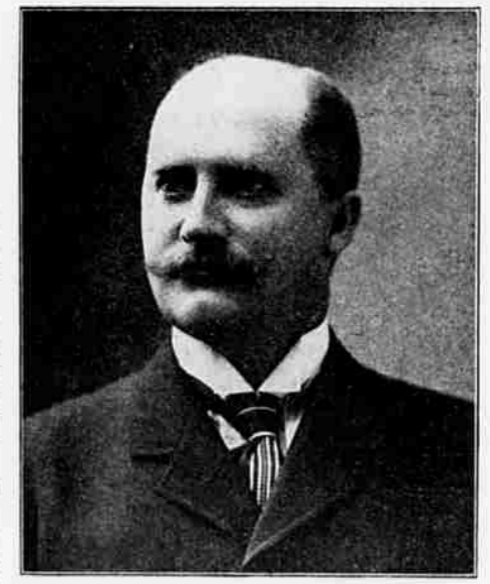


T. W. BLACKBURN, ATTORNEY.

of the country and is an active worker for the company. President Robison makes favorable mention of Special Agents G. L. E. Klingbeil, A. K. Ferguson, John Davis, C. W. Hamilton, and M. C. Woods.

### Its Advisory Board.

The Advisory Board of the Bankers Reserve Life is one of the strongest in America. It consists of several hundred leading bankers, business and professional men, selected from the several counties of the state. No life insurance company of the country new



C. L. ROBISON, 2ND V. P. & ASS'T SECY.

or old has ever shown a stronger organization at its age. This combination of insurance and business men cannot fail to win.



W. F. MILROY, ASS'T MED. DIRECTOR.

urance. It has no warfare to make upon competitors, but it will take care of itself under all circumstances.

### Its Elegant Home Office.

The elegant home offices of the company are situated in the McCague block, at the corner of Fifteenth and Dodge streets. There are not finer or better equipped insurance offices in the entire west.

### What the People Want.

The Bankers Reserve policies afford exactly the kind of insurance the people want, are easily understood and result satisfactorily. This is a western association which should receive the cordial support of the people most interested in the financial future of this great section of the Union. It places in our midst another institution through which will pass for investment in western securities large sums of new capital.



E. K. VALENTINE, GEN'L ATTORNEY.

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## The Hawaiian Islands in 1900

(Copyrighted, 1900, by Frank G. Carpenter.)

HONOLULU, Jan. 2, 1900.—(Special Correspondence of The Bee.)—At the cross roads of the Pacific, 2,100 miles from San Francisco, 3,400 miles from Japan, about 4,000 miles from Australia and an almost equal distance from our new possessions in the Philippine islands, I begin this series of letters for my American readers. I am in the United States of the eastern Pacific. The American flag floats from the palace which was not long ago occupied by King Kalaukua and in it sits the president of the republic of Hawaii, ready at any moment to give place to the new government as soon as its exact form has been determined by congress. I am in the city of Honolulu, the capital of the islands, one of the most beautiful cities of its size on the globe. Its wide avenues are lined with palm-shaded gardens, fenced with hedges of oleanders and other beautiful flowers. Its velvety lawns are at their greenest now, in the heart of midwinter, and the soft oceanic airs of the semi-tropics are ever washing it clean. Behind me rises the Punch Bowl, an extinct crater, large enough to hold the drink of all the gods of all the nations, and not far below it are the vast plantations on which is annually raised enough sugar to sweeten the punch of all humanity.

### Circling the Pacific.

But before I write more about Honolulu as I see it in passing, let me give you the outline of the tour which I am making in the interests of this paper. It will comprise more than 25,000 miles of out-of-the-way travel through the countries and islands of the Pacific ocean, including Japan, China,

Malacca, the Dutch East Indies, the Philippines, Australia, New Zealand, the Samoas and the Fijis. It will be a circle of the Pacific, ending after another visit to these islands at San Francisco, where it began. I shall spend some months in each of the above countries, describing the present conditions, investigating the chances for American trade and picturing in pen and camera the wonderful changes which are going on in the far east.

I want to describe Japan under the new treaties, by which Americans can now do business in any part of the empire; to travel over China, making my way into the interior; to look into railroads and other undertakings which are now there under way; to describe how the English manage their colonies at Hong Kong and the Straits Settlements and to visit the wonderful islands of Java, a colony of Holland, which supports more than 24,000,000 people on an area about as large as the state of New York. From Java I may possibly visit Sumatra and Borneo and thence make my way down to Australia, the greatest of England's colonial possessions. Australia is a continent in itself and is fast being opened up to American trade. It has vast cities and is a world of its own.

My first field of work will be the Philippine islands. I shall leave tomorrow for Japan, where I remain long enough to prepare a couple of letters and then push on rapidly via Shanghai and Hong Kong to Manila, so that I can be there a month from today.

From Manila I expect to make expeditions from island to island, as the state of fighting will permit. I want to look into the re-

sources of the country, to describe the plantations, the mines and the forests and give you pictures of the customs, habits and character of the people as possible American citizens. I go without prejudice and with the one aim of ascertaining and writing the truth as it is.

### Queer Filipino Tribes.

This undertaking is no small one. The Philippines are, as the commission sent out by the president has stated, rather an aggregation of tribes than one nation. Each island

has its own peculiar savages and there are parts of the country which have never been explored. This is so even in Luzon, where the Spanish influence has been the strongest. There are said to be eighty-three distinct tribes, who speak sixty different languages. There are many religions. Some tribes are nature worshippers, who live in the trees, in huts built in the branches high up from the ground. Others are Mohammedans, who are more intolerant and fanatical than the dervishes of Turkey, and others are Bud-

dhists, Confucianists and Taoists. There are Christians of various kinds, and, altogether, a strange conglomeration of different beliefs.

The customs of some of the people are strange. The Callimanes islands have savages who wear gowns of bark and who eat their meat and fish raw. On the Island of Palawan, in the same vicinity, are fierce Dyake and pirates from Borneo and on Mindoro island, which is as big as Connecticut and is, I am told, only 130 miles from Manila, the men go naked and the women wear only coils of bark around their waists. These men are head hunters. They are said to eat monkeys, snakes, crocodiles and lizards.

On other islands slavery is still rife. There is a system of debt slaves and women and children are actually bought and sold. It is said you can buy a girl for \$8 and that a 15-year-old maiden can be purchased for five bushels of rice. If this is so I shall buy a girl and photograph her and the slave dealer, in order to tell you just how the business is done. I shall, of course, give the young lady immediate freedom at the close of the purchase.

In addition to the savages, I shall describe the civilized Filipinos; they have a character of their own, and they will be the ruling class in case the islands are given over to native government.

The real value of the islands and their possibilities as an investment field for Americans will be another matter into which I shall look. I want to tell you how business is done, the methods of buying and selling, the questions of wages and the money to be made or lost in the various enterprises common to the country. Some of the islands



ONE OF THE PUBLIC BUILDINGS IN HONOLULU.

(Continued on Seventh Page.)