

MAKES A SPLENDID SHOWING

Nebraska Life Company Begins New Century Under Most Favorable Conditions.

PHENOMENAL RECORD OF THE PAST YEAR

Bankers Reserve Life Leads—Annual Report of President B. H. Robison to the Officers, Directors and Policy Holders, Jan. 16, 1901.

We welcome you to the first annual meeting of the new century, at the close of the third year's history of this institution, being the first year, in fact, of real, active work.

The work of the first three years of any financial institution is necessarily largely preliminary. It requires this time to promote, introduce and establish its purposes and plans.

This period requires great labor, involves large expense, and when an institution is intelligently, actively managed, cannot fail to establish credit, confidence, a name and position in the business world that will insure its future permanent success.

The Best Results of Experience.

The Bankers Reserve Life is founded and conducted on strictly scientific, business and insurance principles. It embodies in its system, policies and plans the best results of a century of life underwriting.

Its management recognizes the constantly changing business conditions that have completely revolutionized life insurance methods and plans during the last decade. It has not only kept abreast of, but in advance of the times.

Its Superior Policies and Plans.

Are destined to make this institution famous throughout the land. The Bankers Reserve Life has the further pre-eminent advantage of a central geographical location in the great corn and agricultural belt.

The institution is already well and favorably known throughout the great central-west, its chosen field of operation. Its organization is not excelled or equaled by that of any business or financial institution of the west.

It is a well known fact that the new great west duplicates the east in everything else and can excel the insurance companies of the east chartered more than a half century ago.

The Advisory Board

of four hundred carefully selected members, five to ten in each of the principal counties of the state, is a well recognized power.

The board is making its influence felt in protecting and furthering the interests and business of the institution in their respective localities. The officers and directors extend to the members of the board sincere thanks for the splendid results already achieved through their assistance, influence and advice.

The special advisory board plan was formally employed by the older companies in opening new territory; during the last twenty years it has been little used by them. It is the cheapest and most effective known method of introducing a new company, until its business has been securely placed and an agency force established in its home and other states.

We keep on file copies of the special board contracts formally extensively used by the New York Life, Equitable and other leading companies that will be furnished our board members when desired by them. These documents are a surprise to the most of these agents, who are virulently opposed to the plan, since it gives to the special board members the advantage of the renewals that under the usual methods help to swell the income of the self-styled "Old Line" agents, and with which they wish to line their phorotic pockets.

The Field Staff.

The management extends its sincere thanks to its loyal, faithful field staff for the intelligent efficient services rendered during the past year. The field staff of the Bankers Reserve Life is most efficient, is

not equaled in excellence and ability by any equal number of men to be found in the life insurance field of the Great West, a fact well known to competitors who have had occasion to test them. Every man is a skilled fighter, actively and intelligently engaged in his chosen work, who scorns to resort to the underhand methods of certain agents, who are the cowardly assassins of the great life insurance business.

The Premium Income Quadrupled.

The premium income on its business of \$70,465.51 does not include quite an amount of uncompleted business carried over, on which the premiums have been paid. The total income from all sources for 1900, including cash on hand from previous year, amounts to the sum of \$82,266.54, or almost quadruple the amount of income for the year 1899.

The premium income from new business to be written during 1901 it is estimated will be sufficient to cover the cost of placing the business, meeting death claims, reinsurance, expenses of management and will yield quite a sum additional for surplus.

It is the hope of the management to place the entire income from renewal premiums on business in force, in special and surplus reserve funds, to be invested in the class of securities provided by law for the protection of policy holders.

A Low Death Rate.

The death claims paid were three. One of previous year \$1,000, and one each for \$1,000 and \$2,000 respectively, sustained during the year 1900. The latter claim was re-insured with another company for \$1,000 leaving net amount of death claims paid of \$2,000. That speaks volumes for the careful medical selection exercised in every instance by the medical director and medical board.

All death claims were paid immediately on receipt of final proofs of claim.

Selected Risks and Reinsurance.

The company's risks are well distributed and carefully selected. No policies are written on any one life for more than \$5,000 and in all instances where the policy written is for more than \$2,000, the excess above that sum, also half of the risk on every \$2,500 policy, is immediately re-insured. The total reinsurance now in force exceeds \$1,150,000, making a double assurance for the policy holder and an effective asset to that amount for the company.

The Superb Organization.

The superb organization, the advisory board and field staff made possible this unparalleled record, that is gratifying alike to management, friends and policy holders. An institution that in a single year increases its income and business three and one-half times, doubles its assets and surplus, while placing a large new business and creating a state organization makes a grand record of which every citizen of the state may likewise feel proud.

Compared with Older Companies.

We invite your attention to the ancient history of the following well known companies; the comparison will make interesting reading to every loyal citizen of the state.

Table with 3 columns: Company Name, Premiums No. Policies, Amount. Rows include Mutual Life of New York, Equitable Life of New York, Northwestern Mutual Life of Wisconsin, National Life of Vermont, and Bankers Reserve Life Association.

It will be observed that the great eastern companies, writing an average limit of about \$3,500 on a single life, in comparison with the Bankers Reserve Life writing its first million of insurance on an average of less than \$1,500 on a single risk, did not equal the splendid results of the Bankers Reserve in amount of premium income or insurance in force at corresponding age, other things being equal. It should be remembered that the Equitable commenced with a capital stock of \$100,000 and, with the other large companies wrote a limit from the start of \$5,000 policies.

It is a well known axiom, that history repeats itself, that the old must give place to the new. That the infant institution of today, actively, intelligently managed will become the future giant in proper time.

Endorsement of Auditor Cornell.

The insurance department of the state of Nebraska made an exhaustive official examination and audit of each and every item of income and disbursements from the incorporation of the company to February 20, 1900. Hon. John F. Cornell, auditor of public accounts, on receipt of the report of the State Insurance Examiners, wrote the following letter of congratulations, viz.:

Office of Auditor of Public Accounts, Lincoln, Neb., March 12, 1900.—Bankers Reserve Life Association, Omaha, Neb.: Gentlemen—I herewith hand you official report of State Examiners J. C. McNeerney and R. M. Taylor, made to the insurance department of this state upon completion of their examination and audit of your company.

I congratulate you upon the splendid condition of your company, its rapid growth and substantial progress, and more especially do I congratulate the policyholders upon the most excellent, business-like and

THE ILLUSTRATED BEE.

economical management shown by this report. Hoping that the people of Nebraska will appreciate the Bankers Reserve Life Association, its excellent policies and plans, and wishing you every success, I am, yours respectfully, JOHN F. CORNELL, Auditor of Public Accounts.

The examination was made at the earnest solicitation of carping competitors without suggestion or shadow of warning and resulted in a splendid endorsement of the system of accounts, thorough business principles, strict economy of management and its superior policies, plans and modern system.

Our policyholders and field staff are the most important factors in building a solid, permanent institution. We invite the cooperation of the advisory board members, field staff, agents, friends and of the press and people of the west. With this combined support we shall build an institution here that will be a credit to our city, state and the entire west. Respectfully submitted, B. H. ROBISON, President.

A MISTAKE . . .

can easily be made by being indifferent as to whom, when and where you go to purchase an article. Some say that they have something "just as good" when you ask for what you most desire. Such is not always the truth, for when a commodity has at-



tained for itself a good, honest reputation and a name beyond dispute, there is nothing "just as good" only the genuine article itself. It is the same case with the Omaha Blue Ribbon Beer—there are some like it—but none just as good.

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