

A STAUNCH HOME COMPANY.

Organized in Omaha; Officered by Nebraskans; Investments in Nebraska Securities.

THE BANKERS RESERVE LIFE

Has Demonstrated the Value of Building Up Nebraska Institutions in Nebraska.

B. H. Robison, president of the Bankers Reserve Life association, when interviewed by a Bee reporter in the elegant home office of the association in the McCague building, after showing with some pride a dozen applications for new policies received in a single mail, said:

"We founded this company upon a theory which I believed was sure to win. Having been actively identified with life insurance in the west for more than a quarter of a century, I saw plainly that the principle upon which our people were operating was fundamentally wrong.

"Life insurance companies are saving institutions. The funds of these companies are the surplus savings of their patrons. They are not only the largest trust companies in the world, but their earnings and reserves belong to the policy holders. They cannot honestly be diverted from the single purpose of indemnity and kindred dividends.

"Now, I saw from the reports of the Department of Insurance that Nebraska was contributing \$1,500,000 a year to non-resident corporations for a little over \$300,000 a year indemnity. In other words, while beneficiaries received \$300,000, the people at large were every year piling up \$1,200,000 in eastern money vaults, never to be returned.

"It therefore occurred to me that the prosperous, intelligent people of Nebraska would see at once the importance of stopping this debilitating draught upon the commercial vitality of the state. There is only one way to put an end to this state of affairs: Build up home companies.

"Therefore the Bankers Reserve was organized and it immediately appealed to our own people to aid in the purposes of its organization. The alien companies quickly apprehended the danger and they have unremittently fought its progress at every step.

"Nevertheless, our growth has been steady, rapid, phenomenal, our death losses, owing to the extraordinary care taken in accepting risks, has been far below that of any American company. We have passed the 4,000,000 mark and last year we had a premium income of over \$100,000.

"The people have shown the appreciation of the efforts of the management. Our advisory board of 400 of the best citizens of the state is a source of power and a conservative element in our progress and a protection from imposition.

"We are very grateful to the loyal people of this state for their cordial support and they will be glad to know that we are reaching out into other states. By the end of the year 1902 we shall have from \$5,000,000 to \$6,000,000 at risk and a premium income of \$200,000. All our investments are made in Nebraska; our securities are deposited with the insurance department at Lincoln and we are directly under the supervision of the department.

"I can give profitable employment to 100 good underwriters. The company is a pronounced success. It is one of the financial forces of the state.

"We wish to push its business with all the energy possible. We invite the continued confidence and co-operation of the people and we promise to merit their approval month by month and year by year.

"We desire to engage ten special, general and state agents to organize three new states. Will give active, successful producers or experienced organizers good territory and extra liberal terms. Address BANKERS RESERVE LIFE, OMAHA.

About Noted People

I AM down to my last white chip, and the Almighty has coppered that. Well, tell my friends that I'm going away back and they will find me on the end seat." These were the last words of "Billy" Rice, the noted minstrel, the curtain of whose life was rung down at Hot Springs, Ark., a few days ago. The death of Rice marks the recent passing of a fourth of the famous minstrels who figured conspicuously in the public eye for a generation. "Jack" Haverly, the great favorite and a most remarkable manager, passed away September 28, 1901, at St. Mark's hospital in Salt Lake City. "Billy" West, an artistic manager and conceded to be the greatest of interlocutors, died at the Palmer house in Chicago February 15, 1902. "Billy" Emerson, a rollicking entertainer, who made people laugh with such songs as "I Feel Just as Happy as a Big Sunflower," the Beau Brummel of vaudeville and one of the greatest of song and dance men, ended his career in destitute circumstances in a cheap hotel in Boston February 22, 1902.

These four, who did their last "turn" on earth at points so widely separated, were known to the public from one end of the country to the other, and in Europe and Australia.

"No minister is perfect, any more than other men are," writes our former minister to China, Hon. Charles Denby, in the March Forum, "and if he has any weakness the newspaper man will find it out. If he is poor and cannot entertain largely he is denounced as stingy. If he spends money lavishly he is 'aping royalty.' If he is attentive to the fair sex, he is 'immoral'; if not, he is a savage. Even the missionaries sometimes attack him. One of them kindly told me once that he had 400,000 men in his church behind him. I told him in reply that I had 75,000,000 behind me."

"The late Charles Lewis Tiffany began his business life in New York under conditions in no way prophetic of his future success," says the Brooklyn Eagle. "Born and educated in a rural community, he came to this city in 1837 without any other capital than that of an innate aptitude for trade, which led him to borrow \$1,000 from his father in order that he might establish a small stationery and fancy goods store on lower Broadway. As his partner he had a young fellow townsman of his own named Young. The first day's sales amounted to a trifle more than \$7 and for a time it looked as though the venture of the two young men from the Nutmeg state was doomed to early and ignominious failure; it was then that Tiffany's business sense asserted itself, and, getting together more money, he pledged the firm to a policy of progressiveness that staggered competitors who were traveling slowly, because times were bad and enterprise had become timid in the face of always impending failure. Tiffany disregarded the danger signals of the season and that he won out was a tribute to his daring no less than a vindication of his foresight."

Canadians may be expected not to appreciate this anecdote of Lord Dufferin, related by T. P. O'Connor: Lord Dufferin always said the happiest years of his long official life were those spent in Calcutta. He revelled in the sunshine. A friend one day expostulated with him for his reckless exposure of himself to the weather. "Well, you see," said the viceroy, "they've always sent me to cold places. They sent me as viceroy to Canada, where one must live two-thirds of the year in buffalo furs. The sent me to St. Petersburg, where one has to hibernate like a bear. So when they ordered me to India I rubbed my hands and said to myself, 'Now I can hang myself up to dry.'"

While in London recently J. Pierpont Morgan visited the Bank of England with a large currency note, for which he wished to obtain gold. The teller examined the note and handed it back.

"You have not endorsed it," he said, glad of an opportunity to occupy an attitude. "Is this not payable on demand?" asked Mr. Morgan, simulating surprise.

"Yes, if endorsed"—haughtily. The magnate frowned. "I am very careful whose notes I endorse," he said, with mock severity.

"Do you challenge the Bank of England?" gasped the clerk, gazing at the visitor as upon a blasphemer.

"If you are solvent, why do you want my name on your paper?"

The glare of suspicion which accompanied the words was too much for the clerk; he stared speechlessly.

"Very well," continued the magnate, with vigor, "we will let it go to protest."

The petrified clerk looked alarmed about it, but could offer nothing in reply except a mumbled and ridiculous assurance that the bank was not in distress. Then Mr. Morgan smiled and endorsed the note.

King Oscar of Sweden possesses a medal for life-saving. One winter in the early '60s he was staying at Monte Carlo, when he saw a pair of horses coming up the street at full gallop. The coachman had disappeared and the two women inside the carriage were evidently terrified almost out of their wits. The king (crown prince he then was) sprang at the horses' heads, seized their bridles and, using all his strength, stopped them. For this plucky deed he was awarded the medal of the French Humane society.

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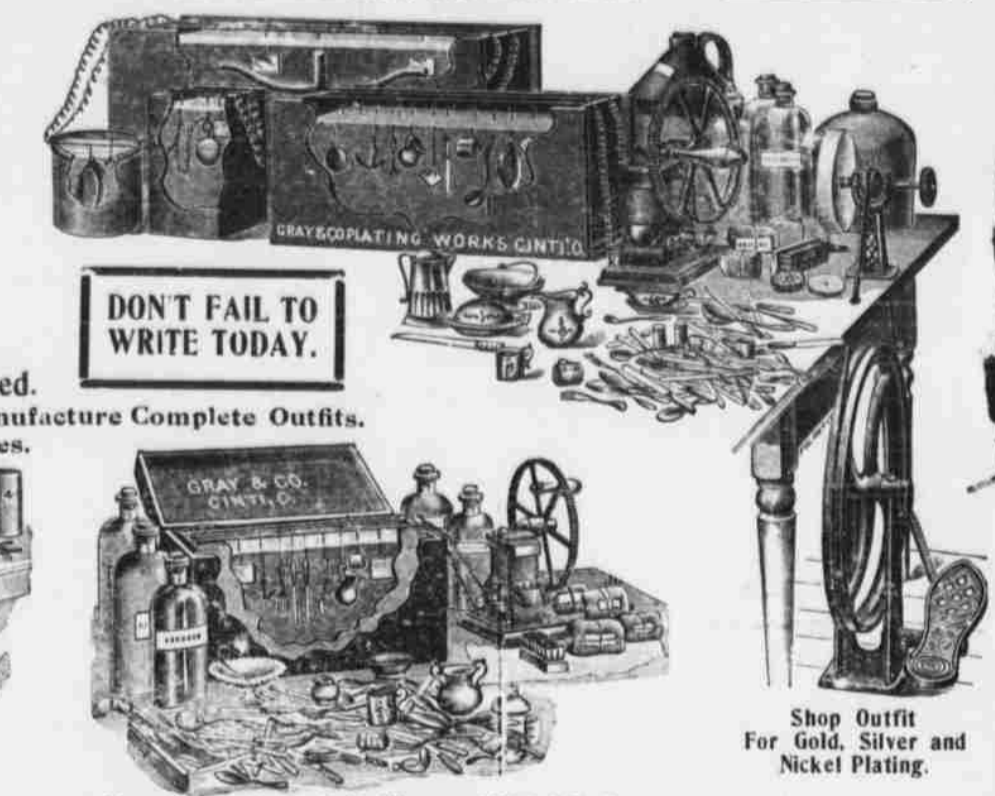
Why not go in business for yourself, reap all the profits and get a standing in your community? In this era every bright man and woman is looking to own a business, to employ help and to make money. It is just as easy to make money for yourself as it is to coin money for some grasping employer who pays you a small salary.

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