B. H. ROBISON, PRESIDENT

Offres a Few suggestions to the
People of thon t and

THE BANKERS RESERVE LIFE
An thterview which $n$ wit ra,
all Insurern and woutd-He
$\qquad$
"Ycu see the people of the west learned
lenson during the pante which they are
not ukely to forget Practialy not Wkely to forget. Practically nil our
savings drifted to the money centers of
the enst during the prosperous years preceeding 1893.
"We were not only large borrowers, payIng immense lnterest charges, but prac-
tically all our insurance investments were with eastern companiea.
"They collected $\$ 15,000,000$ in premluma during ten years. This large sum was
made up of the savings of our pollcy holders. The bulk of it was loaned back to us
at high rates of interest. In other words we were paying Interest on our own money Thls constltuted a double draft upon ast. We then pald interest our ane the sags
Int noney and sent that east. When the
panic came we were called o repay the mortgagee but the not only pened. The erganization of great flduciary in-
titutions in our midst became a commersitutions in our midst became a commer-
cal necesally. We must have within our own control the surplun which balancea
trade and prevents financlal stringency. In these years of great plenty we can
"oard our own savings and when times of distress come the simple process of transther will make a panic leas destructive. nends no money to the Allantic seaboard
In metian Its surplus rematns in this state and finanvalth where no benefita can be enjoyed "On this theory of home patronage we are we in Ip them in return. the people are becoming enlightened upon the subject. Hence the Bankers Reserve home state where it is best known, than any competitor.
Nebraskans enpectally should place
BANGERS HESERVE hipe


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