

### WHAT OF 1903?

The Year Just Past Has Been Remarkably Prosperous in All Parts of the American Union. To

### THE BANKERS RESERVE LIFE

It Has Been a Record Breaker and This Aggressive Home Life Insurance Company Glee-folly Greets 1903.

"What of 1903?" repeated B. H. Robison, president of Nebraska's own and only Bankers Reserve Life Association, in response to the reporter's query.

"In 1903 the Bankers Reserve Life will step into the class of \$10,000,000 life companies.

"In 1903 the Bankers Reserve Life will write not less than \$5,000,000 of new business.

"In 1903 the Bankers Reserve Life will earn \$150,000 net to be invested under the Nebraska law in state securities for the protection of policy holders, and will increase its invested assets to \$250,000.

"In 1903 the Bankers Reserve Life Association will write more business in Nebraska than any alien member of the national life insurance trust, sometimes called national association of underwriters.

"In 1903 the more sensible representatives of the alien combination will have sense enough to treat the Bankers Reserve Life decently and fairly.

"In 1903 the Bankers Reserve Life Association will pay its few losses promptly and reward its excellent corps of solicitors comprising its field staff generously, as it has always done since it entered the life insurance field.

"In 1903 the president of the Bankers Reserve Life Association will continue to be known as the friend of home life insurance.

"In 1903 the policies of the Bankers Reserve Life Association will be, as hitherto, modern, liberal, attractive and easily understood.

"In 1903 the reader should be sure to secure one of these policies. The time to make extra profitable life insurance contracts is in the early years of a good company. Get in early and enjoy the benefits of the earlier years of the existence of this well known, prosperous home company."

## Art, Not Intrinsic Value, Governs Jewelry Fashion

**T**HE design is the thing in the jewelry world today, with art as the dominant force, reports the Brooklyn Eagle, and this state of affairs represents an evolution that is welcomed with joy by the artist craftsman who believes that an ornament worthy of the name should possess an art value that warrants its being considered as a thing of lasting beauty, not simply represent a combination of precious metal and gems proclaiming to all beholders the expenditure of so many dollars and cents.

Intrinsic value is no longer the governing motive in the selection of a piece of jewelry by those whose tastes have been trained to appreciate the art manifested in its production as in a beautiful picture or a piece of bric-a-brac. Many times the real cost or worth of an ornament, judged by commercial standards, is now cheerfully paid because of the brains and the idea embodied in the production.

"Ten years ago we would have had no sale for such an ornament as this," said an artist-jeweler, pointing to an exquisite pendant of the art nouveau type, with a beautifully modeled female head in the center and perfectly matched pearls and diamonds embellishing the frame of rose gold. "Fortunately many people are coming to a better appreciation of the true mission of jewelry and refuse to accept that which does not conform to artistic standards. We are becoming better educated along art lines, care less for showy things and more for those that represent artistic creation, not merely skillful workmanship and display. Pretty soon men and women of refinement and culture will no more think of buying a piece of jewelry that is inartistic than they would purchase a poorly executed picture. Brains tell in the jewelry productions of today as they have not told heretofore in this new and prosperous country. The form of an ornament is no longer subordinated to the jewels that embellish it; it is the gems that are made subservient to the design. I do not mean that flamboyant jewelry is destined to disappear entirely and all at once; rather that the ornament that is artistic as well as intrinsically valuable will be more and more conspicuous.

"The design for a brooch or other ornament is as carefully sketched as the drawing for a picture. When the artist's work has been passed upon and the form selected the services of the goldsmith and jeweler are enlisted, and if, as happens in many of these new designs, a touch of enameling is added, that part of the work is assigned to a master of the craft. Artistic jewelry represents the production of specialists, as does the best work in other lines where art enters into the manufacture. We no longer give an ornament to one man and let him carry out the design in its entirety. Thus we have a change not alone in result, but in method. This evolution is one certain to appeal to every lover of beautiful things, and to the jeweler who is concerned with art as well as the commercial aspect of his craft it is one of the happiest of auguries for the future of the jewelry business in this country.

"With regard to styles in jewelry," continued this exponent of the new art, "pearls lead everything else this season. Paris is pearl mad, and the prominence given to this lustrous jewel is in keeping with the development of the artistic idea in jewelry. The pearl makes no special appeal to those who like showy ornaments. In order to accentuate the luster and coloring of fine pearls we frequently set them in a frame of diamonds, and herein note another difference: Formerly the pearl served as a frame for the diamond. For many people there is a marked fascination about pearls, and it may be interesting to note that they are the only jewels used in a natural state. Diamonds, rubies, sapphires and all the other gems are polished, cut, altered; the pearl preserves the form in which it was taken from the oyster or mussel shell.

"Perfect pearls are so rare that they command high prices, but pearls of irregular shape have assumed unusual importance in years and are known as baroque. Some specimens of baroque pearls are as high as \$1,000. They enter into composition of distinctive ornaments sometimes possessing a unique character for the aim of this new development is the production of designs that shall indicate individual selection, not look as if they were all poured out of one mold. From the favorite designs that have stood the test of ages an ornament is evolved by the combined talent and skill of the artist and craftsmen in which originality of treatment is the keynote and artistic blending of form and gem decoration and color effect the result. Beauty and art value, not the value in dollars and cents of the gold and jewels represented, will guide the educated purchaser of fine jewelry in the future, and I venture to predict that the number of such purchasers will increase with each succeeding year. While the pearl just now reigns supreme, the precious gems that have held sway for ages have not been eclipsed, and they, too, enter into the production of jewelry that represents the best that artist and artisan working together can evolve."

As a last word the jeweler added: "Brains and ideas command high prices in our

business, as in every other, consequently this fine art jewelry costs more than the ordinary type. But it is worth it."

### Good for Sick People

The Fort Scott (Kan.) Monitor relates an amusing story of an insane doctor in Hlatville. He was tried by the probate court and adjudged insane. The asylum was not prepared to receive him, and so for some weeks he was confined in the county jail. Recently a delegation of citizens from Hlatville appeared before the probate judge and asked that the doctor might be sent home, pending his admission to the asylum. "We have an unusual amount of sickness in our vicinity," said the spokesman; "we have great confidence in our old doctor, and we want him to come back and treat our sick." The request was granted, and the old doctor went home to take up his practice. It should be explained, perhaps, that the doctor had been drinking heavily, and it was believed that he would be all right if he left whisky alone. But the fact remains that a man who has been adjudged insane in the regular course of legal procedure is turned loose without legal procedure to take up the practice of a profession which deals with the life and health of the people of his community. And there is something very suggestive of Dogberry in the admonition of the probate judge to the victim, that if he went insane again (that is, if he took to drink) he would be clapped into the asylum quicker than a cat can bat its eye.

### The Man in the Moon

New York Times: "Yes, just at present," said the moon, "I'm out late at night because I'm down to my last quarter." "Therein you differ from the average man," remarked the morning star. "He is often down to his last quarter because he was out late at night."

### Pointed Paragraphs

Saloonkeepers always have plenty of fall goods on hand.

Some marriages are failures because the woman in the case is suspicious and some are failures because she isn't.

## BETTER THINK ABOUT THIS

There are engravings and engravings, but the kind that are really good are the ones we make.

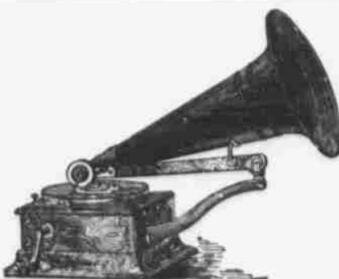
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