

# A FEAT IN FINANCING

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Are Accorded Credit for Financing Great  
Institutions.

## THE BANKERS RESERVE LIFE

Performed Its Own Feat in Financing—Starting Three  
Years Ago to Write Its Present Form of Policies.

### IT PUBLISHES A FINANCIAL SHOWING

Unparalleled in Life Insurance History—B. H. Robison, President, Submits the Official Statement for 1902, Which is Published Below—It Should Be Read by Everybody.

#### ANNUAL FINANCIAL STATEMENT.

Ledger, Cash and Bank Balances, Dec. 31, 1901.....	\$39,899.02
<b>Income During 1902.</b>	
Premiums Collected .....	\$179,509.14
Medical Examination Fees paid by applicants .....	176.00
Policy Fees Collected .....	12.00
Re-ins. Monies Rec'd from other Co.'s acct. losses .....	2,750.00
Interest Received on Bonds and other Securities .....	1,941.73
<b>TOTAL.....</b>	<b>184,288.87</b>
<b>TOTAL.....</b>	<b>\$224,288.39</b>

#### Disbursements During 1902.

Death Claims Paid .....	\$ 8,500.00
Medical Examination Fees and Inspection .....	3,796.90
Com'ns and Compensation Managers and Agents .....	61,860.83
Re-insurance Premiums paid other Companies .....	21,966.87
Salaries of Officers .....	3,922.50
Salaries of Office Employees .....	4,961.80
State Licenses, Fees and Taxes .....	491.08
Rent, Advertising, Printing and Postage .....	5,166.06
Traveling, Agency, Exchange and Office Expense .....	2,923.38
Dividends, Discounts Sur'd and Canc'd Policies .....	9,663.19
Legal and Actuarial Expense .....	611.75
Premiums on Bonds Purchased .....	108.00
Telephone, Telegraph, Exp., Freight and Furniture .....	352.16
Promotion Fund (Paid off) .....	5,275.00
Suspense Account, Premiums refunded .....	307.15
Advances to Agents to be repaid .....	402.98
<b>TOTAL.....</b>	<b>131,344.60</b>

#### Net Ledger Assets, Dec. 31st, 1902.

Cash on hand and in Banks .....	\$ 25,294.61
Bills Receivable .....	15,589.13
Real Estate first Mortgages owned by Company .....	22,350.00
Registered Bonds owned by Company .....	27,600.00
Loans to Policy Holders .....	1,110.00
<b>TOTAL.....</b>	<b>92,943.74</b>
<b>TOTAL.....</b>	<b>\$224,288.39</b>

#### Invested and Other Assets, Dec. 31st, 1902.

Bonds owned by Co. deposited with State of Neb .....	\$27,600.00
Mortgages owned by Co. deposited with State of Neb .....	22,350.00
Bills Receivable .....	15,589.13
Loans to Policy Holders .....	1,110.00
Cash on hand and in Banks .....	25,294.61
Premiums in process of Collection and Deferred on which Reserve is charged in Liabilities .....	23,977.00
<b>TOTAL ADMITTED ASSETS .....</b>	<b>\$116,820.88</b>

#### Liabilities Dec. 31st, 1902.

Net present value of all outstanding Policies in force on the 31st day of December, 1902, as computed by the Company according to the Actuaries' Table of Mortality with 4 per cent interest, including Reserve charged on uncollected and deferred premiums, Less Net Value of Risks of this company re-insured in other Companies .....	\$89,000.00
Gross Divisible Surplus .....	27,729.90
Death Losses Reported or unpaid .....	None
Promotion Fund .....	10,000.00

#### Statement of Business.

New Business written and paid for during 1902.....	\$2,332,750.00
Insurance gained during 1902.....	1,815,000.00
Total Insurance in Force Dec. 31st, 1902.....	5,234,500.00
Amount Re-insured in other Companies Dec. 31st, 1902.....	1,746,000.00
Net Premium Income during 1902 in Excess of 1901.....	88,197.42
Net Increase in Admitted Assets during 1902.....	33,044.27
Net Increase in Securities deposited with State of Neb.....	25,600.00
Registered Bonds and Real Estate First Mortgages on Deposit with the State of Nebraska, Dec. 31st, 1902.....	\$50,950.00

N. B.—\$13,000 IN ADDITIONAL SECURITIES PURCHASED DURING FIRST WEEK OF NEW YEAR.



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—the genuine Swiss make with its thousands of interchangeable tunes—  
Prices \$20 to \$150.

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## THE ILLUSTRATED BEE.

### Just One Little Word

There was a lull in the shopping and the two salesladies became confidential.

"Oh, Mame, is it really true that you have thrown over that young man at the ribbon counter?"

"Sure thing!"

"Really?"

"Yes, really!"

"Oh, Mame, do tell me!"

"Well, he called the other night, and before I could guess what he was going to do he dropped right down on his knees before me!"

"Oh, Mame, really?"

"Yes, really! Oh, Jen, it was just like the real thing in the theater."

"Really?"

"Yes, really! He said he couldn't live without me! Honest he did!"

"Oh, Mame!"

"And that I was the light of his soul."

"Oh, Mame, really!"

"Yes, really! All he said he asked of me was to whisper one little word—just one little word of three letters. He said it was such a tiny word that I ought to be willing to oblige him."

"Oh, Mame, did you?"

"Sure I did!"

"Oh, Mame, really?"

"Yes, really. I said 'nit'!"

"Oh, Mame, really?"

"Yes, really! And then he got mad!"

"Oh, Mame, really?"

"Yes, really!"

Then a fat lady with a red face and thirt for bargains interrupted the conversation.

—Detroit Free Press.

### Gave Away the System

The father of the large and expensive family had brought a guest home to dine with him.

The dinner was in progress.

He helped his guest liberally to everything that was on the table, but before serving the members of the family he glanced at his wife, who made a slight and almost imperceptible signal to him, in accordance with some preconceived code, and it worked in practice as herein set forth.

"Caroline," he said to the eldest daughter, "shall I help you to some more of the chicken—n. m. k.?"

"Just a little, please, papa."

"Some of the mashed potato—a. y. w.?"

"If you please."

"With gravy—n. m. k.?"

"No, thanks. No gravy."

"Johnny, will you have some more stewed tomatoes—n. m. k.?"

"No, thanks."

"Some of the mashed turnips—a. y. w.?"

"If you please."

Though the host had repeated these letters hurriedly and in a lower tone, they had not escaped the attention of the guest.

"Pardon me, Mr. Trogson," he said, "but you have excited my curiosity. May I ask what 'a. y. w.' and 'n. m. k.' mean?"

"Huh!" spoke up Johnny. "I thought everybody knewed that. Them letters mean 'all you want' and 'no more in the kitchen.'"—Chicago Tribune.

### Sells Aquated Milk

Dr. W. R. Francis, a prominent physician of Marion, Ind., was driving along the street recently when his attention was attracted by the lettering on a milk wagon, which read, "Aerated milk." The doctor asked the milk dispenser what was meant by the word aerated. The dairymaid said he did not know, but some one had suggested that name and he had adopted it.

The doctor told him it meant wind or air and was not appropriate, and suggested that he use a word that suggested something pertaining to his business. The milkman asked him what word would be appropriate and the medicine man told him to use the word "Aquated."

The hawk of the white fluid became interested and asked how the word was spelled. When told he wrote the word in his pocket ledger and a painter was soon procured and the new lettering on the milk wagon now announces that aquated milk is carried in the wagon.

### Wishes

"I can't get over some of my youthful superstitions," said the good-natured man. "For instance, I always wish when I see a load of hay."

"I don't," said the man who is always thinking about trouble; "I wish when I see a load of coal."—Washington Star.

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