OFFICERS JOHN F. DRYDEN, President.

F. C. BLANCHARD, Supervisor Loss Dept.

EDWARD GRAY, EDWARD H. HAMILL.

Assistant Secretary.

VILLARD I. HAMILTON, JOHN K. GORE,

WM. PERRY WATSON, Assistant Medical Director.

FREDERICK L. HOFFMAN, Statistician,

Assistant Secretary,

LESLIE P. WARD,

Vice President. 2d V. Pres. and Counsel.

FREDERIC A. BOYLE,

Greatest Record in the History

Twenty-seventh Annual Statement January 1, 1903.

ASSETS

Bonds and Mortgages,	\$10,996,953	27
Real Estate	11,863,588	51
R. R. Bonds and Stocks (Market Value)		50
Municipal Bonds (Market Value)	5,737,801	95
U. S. Gov. Bonds (Market Value)	109,000	00
Cash in Banks and Office	4,916,069	51
Interest and Rents, due and accrued,		34
Loans on Collateral Securities,	4,736,750	00
Loans on Policies,	1,066,916	83
Premiums Deferred and in course of collection (net),		96
Total.	\$60,245,339	87

LIABILITIES

Total,		
Surplus to Policy-holders,	9,521,495	33
All other Liabilities,	923,304	54
Reserve on Policies,	\$49,800,630	00

of this Giant Company.

LIFE INSURANCE ISSUED AND PAID FOR during 1902, 27 2 MILLIONS including Ordinary Insurance (\$87,000,000), over . . **60 MILLIONS** INCOME, during 1902, over 33 MILLIONS PAID POLICY-HOLDERS, during 1902, over . 9 MILLIONS SURPLUS, over . . . 9 MILLIONS 5 MILLIONS INCREASE IN PAID-FOR INSURANCE IN FORCE, over . 108 MILLIONS

MAKING THE GRAND TOTAL OF

Paid-for Insurance in Force over 800 Millions

Paid Policy-holders in 27 Years, nearly 68 Millions.

MARKED REDUCTION IN EXPENSE RATE. INCREASED DIVIDENDS TO POLICY-HOLDERS The Progressive Management and the Judicious Care of, and Liberality in Dealing with, Policy-holders' Interests, have made this

ONE OF THE GREAT LIFE INSURANCE COMPANIES OF THE WORLD.

THE PRUDENTIAL

INSURANCE COMPANY OF AMERICA.

Agents Wanted.

BRANCH OFFICES IN OMAHA AND VICINITY:

H. R. GOULD, General Agent, 442 Bee Building, Omaha, Neb. I. E. FREDERICK, nt, 210-11 New York Life Building, Farnam and 17th Sts., Omaha, Neb. JAMES E. TORBITT.

Room 203 Sapp Block, Broadway and Scott Sts., Council Bluffs, la.

A. G. CARPER. Asst. Sup't., Rooms 401-2 Farmers and Merchants Insurance Bidg., Lincoln, Nob. E. L. WILLIAMS, Asst. Sup't., Room 305 Metropolitan Bldg., 4th and Jackson Sts., Sloux City, la.

ROBERT E ELLIOTT. Asst. Sup't., Rooms 3-5, Flurphy Block, 433 24th St., South Omaha, Neb. LIFE INSURANCE

Hardware Men Incline Toward Formation larly are called upon to make good losses of Mutual Company.

OLD LINE RATES ARE TOO HIGH NOW Committee in Working Out Plan Be Presented to State Asso-

ciation Which Meets at Lincoln.

Co-operative insurance will be discussed by the retail hardware merchants of the state when they meet at Lincoln this week and a committee which is to submit a report to the association on the subject is now holding a conference. The committee is composed of John Hussie of this efty, a member from Lincoln and J. F. Goehner of Seward. Mr. Goehner is the practical insurance man of the committee and at the conference will submit a plan based on the methods of the Mutual Protective Fire Insurance company of Seward, which has been in existence for several years and which has had a successful career. Speaking of this company and the stentions of the hardware dealers Mr. Goehner said:

"The Seward mutual company was organized several years ago and for the first four years of its existence operated at a cost of 50 per cent below the rates charged for the same service by the old line companies in this state. After four years the state law was changed to compel each company to maintain & reserve fund and the rate was raised on the premiums of the Seward company until they now approximate 75 per cent of the rates charged by the old line companies. Since the increase in rates went into effect one-third of all of the money collected has been placed in the reserve fund and the company is in a position to pay losses as fully as any company. The business of the Seward company is strictly limited to risks in incorporated cities and towns, which can be carried at a lower rate comparatively than risks in the country, where there is no protection from fire, which accounts in some degree for the low rate."

Complaints of High Rates. There has been considerable complaint

sickness," and other dis-

\$1.00 per bottle. Book

INSURE THEIR OWN STOCKS as few of the fowns are given adequate HUMBERT FAMILY IN COURT clause, insisting on more definite proof that the Union Pacific and Southern Pacific are they may have, and there is also a feeling

> in the larger cities of the country like New York Chiengo and St. Louis, where the insurance rates are not strictly enforced. Advocates of the plan of mutual insurance for hardware merchants say that, as a rule, the risk is not large on that line of business, and that it can be carried at

that the smaller towns of the west particu-

a much lower rate than the average com-The committee will prepare a report showing the cost of insurance in the state based upon the experience of the Seward mutual company and others, and it is expected that the hardware merchants' association will adopt a plan for providing in-

SHEEP SUFFER FROM SNOW

surance at actual cost to members.

Colorado and Wyoming in Throcs of Størm Which Covers Ranges with Drifts.

is in progress all over Colorado and the southern pertion of Wyoming. The storm in the mountains is making ome trouble for the railroads. In Wyoming the sheepmen are fearful of losses should inches of snow has fallen and the wind is

drifting it badly.

That the operations of the holdup men who worked among the saloons of the city last month are still fresh in the minds of sundry members of the drink compounding fraternity was demonstrated by a holdup scare which was brought off in Henry Mies' saloon, Seventeenth street and St. Mary's avenue last night. Into the saloon, where were the proprietor, two customers and the bartender, came at a late hour two well dressed strangers, a white man and a negro. bartender, came at a late hour two well dressed strangers, a white man and a negro. They ordered beer. The bartender turned with the glasses to draw the lager, and then, in the bar mirror, saw that the strangers were whispering together.

"Now," he heard the white man say, "how," he heard the white man say, "how," your time.

The bar man dropped the glasses, and stooping low, made a dive for the door of the back room, meanwhile reaching in his hip pocket for a pretended revolver. Amazed at this alarming demonstration, the buyers of Beer made a run out the front door for the safety of the street.

Will Not Prosecute Filson.

on the part of dealers in both hardware and lumber because of the high insurance rate in force in this state. It is asserted that the plan of schedule ratings which is being applied in all parts of the state by the companies does little in the way of reducing charges outside of the larger cities,

indescribable fear, for

child-birth. The thought

BECOMING Is an ordeal which all women approach with

A MOTHER nothing compares with the pain and horror of child-birth. The thought

of the suffering and danger in store for her, robs the expectant mother

of all pleasant anticipations of the coming event, and casts over her a

shadow of gloom which cannot be shaken off. Thousands of women

have found that the use of Mother's Friend during pregnancy robs

confinement of all pain and danger, and insures safety to life of mother

and child. This scientific limiment is a god-send to all women at the

time of their most critical trial. Not only does Mother's Friend

carry women safely through the perils of child-birth, but its use

gently prepares the system for the coming event, prevents "morning

Sold by all druggists at MOTHER'S

The Bradfield Regulator Co., Atlanta, Se. FRIEND

Noted Prisoners Make First Appearance in Series of Charges.

MADAME DISPLAYS USUAL COOLNESS

Present Case Does Not Involve Ques-

tion of Crawford Millions, but is Brought by Banker on Libel Accusation.

PARIS, Feb. 11.-The Humbert family made their first appearance in the criminal courts today when the case of M. Cattani, the banker, was taken up in the ninth

correctional chamber. There was great public interest manifested in the proceedings and the court room was packed with people. All the previous examinations of the Humberts had been held in secret and this

was the first opportunity the Parisians had to see and hear the prisoners. The Hum-DENVER, Feb. 11 .- A heavy snowstorm berts were brought in like any ordinary prisoners and took seat in the prisoners

Mme. Humbert Self-Possessed.

the weather turn cold. From six to ten usual bravado and coolness. Her sister, Marie Daurignac, was apparently much unnerved, and the latter's brothers, Romain tude of calm defiance.

The case does not involve the main question concerning the Crawford millions, but bottles behind. M. Cattani's charge that they libelled him in referring to him as an usurer, which indirectly affects the whole affair.

The early stages of the trial today did not produce any sensations. Mme. Humbert gave a long, rambling statement of her dealings with M. Cattani, and alleged that his demands for excessive interest and her borrowings from him amounted to about

When M. Cattani was heard and repudiated the charge of usury, Mme. Humbert sprang from her seat and asked for the privilege of interrogating the banker, but the presiding magistrate repressed her. The testimony furnished by Marie Daurig-

nac today showed evidence of an intention

to leave to Mme. Humbert the direction of he plans for the prisoner's defense. While Frederick Humbert was testifying he sought to incrimiate a number of prominent political personages, including M. Valle, the minister of justice, when the judge atopped him from bringing in the names of people who were not parties to the case. Thereupon Mme, Humbert ex-"Other interesting facts will be disclosed when the main case is heard." The judge again stopped M. Humbert, when he asserted that persons occupying high positions were aware of the fact that the Humbert family was in Madrid.

FAVOR EXTENDING THE STRIKE Botler Makers to Tie Up Southern Pacific Along with Union

Pacific.

The fate of the extension of the Union Pacific boiler makers' strike to the South-

allied roads before voting in davor of the extension of the strike. Five affirmative votes are necessary to extend the strike. Thus boiler makers here are hanging on the portent of the remaining four with keen

Awful Loss of Life Follows neglect of throat and lung diseases, but Dr. King's New Discovery cures

such troubles or no pay. 50c, \$1.00. For sale by Kuhn & Co.

BOGUS BODIES TAKE CASH Italians Organize Clever Fraud or

Life Insurance Companies

in Enst. NEW YORK, Feb. 11 .- A full exposure of the recently discovered Italian life insurance frauds was made today by the confes-

sion of one of the men concerned. Application for insurance was made in the name of some person in a practically cause of the failure of teachers to use judgdying condtion, a healthy substitute being presented for medical examination. In cases where the original "risk" linguist too long a substitute body was obtained The complaint is frequently made that 1873-1874 from Joseph Tripan, an Italian undertaker, there is no instructor of penmanship in the In some instances false death certificates were presented, said to have been signed Mme. Therese Humbert displayed her by Cirino or by two Italian doctors.

Phenomenal Champagne Record.

The importations of G. H. Mumm & Co.'s and Emile Daurignac, maintained an atti- Extra Dry Into this country during 1902 were over one and one-half millions of bottles, the next on the list being 407,304

LOCAL BREVITIES.

Because of alleged extreme crueity, Irene obnison asks the district court for divorce from August whom she married in the secinct of Uppscela, Sweden, December 12.

Neil McMahon was arrested last night on complaint of Mrs. Chatman of 2488 Cuming street and charged with being drunk and disorderly. The prisoner said that it served her right for being so far from the Third

The funeral of Emma Jones, who died at the home of her parents 116 North Thirteenth street, will be held Friday afternoon at 2 o'clock from the family residence. The remains will be interred in Forest Lawn they have watched their former pupils after

George Smith, a colored man, living at 2014 North Twenty-fifth arcet, was released from the county juil yesterday after serving eighty-two days on a sentence for wife beating. Lest night he was arrested again on complaint of his wife, who says that he has been abusing her since his liberation. Chris and Andrew Mortisen of East Omaha, George Mechan of 2015 Paul street and Fred Andrews, living at Eighth and Eancroft streets were arrested yesterday afternoon by Detective Drummy, who charged them with being incorrigibles. The prisoners are boys of 14 and 15 years of age, who run the streets.

who run the streets.

Mike Malina as Austrian living at the intersection of Boiler Makers and Iron Ship Builders today notified President Konnedy of the local lodge that of the eight votes of the executive council of the national organization on this question four had been received, with four yet to come.

None of the four received are against extending the strike. Two of them are failty for it. The other two contains a provisional

OMAHA PUBLIC SCHOOLS

"I am thoroughly glad that this matter Omeha," said one of the teachers recently, been acquired, and that speed should then Other cities have had it discussed and be considered. There is more uniformity have profited by it, and I hope that it may not be dropped here until some mistaken than ever before it is claimed by some, and impressions have been corrected and other | the writing is of a better grade since the evils abolished. There are two sides to the adoption of the natural vertical system. matter; in fact, reveral sides, all of which This revised system is an improvement over should be considered."

In this the teachers generally seem to be | while the Spencerian system was used. agreed, but there is a variety of opinion as to just which side is the most important and most in need of attention. In the opinion of some the vertical system now in an obstacle to legible, rapid penmanship, while others think that the system is all right, but its merits are not recognized bement in teaching it or in directing the pupils' use of it after it has been acquired until they have developed a settled hand. city schools now, and that because of this 183 the importance of good writing is no longer emphasized. While there has been no special instructor in that branch more attention is given to good penmanship in the grades at present than ever before, and more time devoted to it. The present schedule for writing lessons now employed in the grades is as follows: First grade, fifteen minutes a day; second, third and week of twenty-five minutes. Above the and new women students. fourth grade, however, the use of the day books is commenced, and in this book all of the written work of the pupil is done. Form, legibility and neatness are insisted ranged by Miss Fannie Arnold, supervisor upon, and a reasonable time allowed to of music in the city schools, to be prewhich to do it. As a result, the average graduate of the eighth grade enters the high-school a fairly good writer, the average age being between 14 and 15 years.

This evening the women of the Church of the Good Shepherd will give an entertainment for the benefit of the church at the residence of Mrs. A. J. Poppleton, 222 Sherman avenue. All friends of the parish are cordulty invited to attend.

At Boyd's thesite, the content of the parish are considered the content of the parish are considered their former pupils after they enter the high school, and that the decline in their writing is marked. One teacher tells of a boy, one of the best permen of her eighth grade, whose writing in his third year of high school degenerated At Boyd's theater this evening the Swedish female quintet will make its first appearance in Omaha. For two days the Young Men's Christian association office has been busy with the sale of tickets and from present indications every seat will be sold by the time the concert begins.

George Smith a colord may like the concert begins. ried. When I saw what was required my only surprise was at the evident lack of judgment on the part of the teacher, and, furthermore, while I appreciate that different subjects require a different amount of written work, a number of the eighth grade teachers are agreed that that matter is wholly overdone by some teachers. There is a marked difference in the amount of written work required by different teachers in the high school that are teaching the same subject in the same grade, and we are of the opinion that an effort to regulate the exaggerated ideas that some of these teachers have regarding the importance of this written work would be fully as effectual in securing better writing, for the present at least, as to install a special instructor this branch."

It is about this time the grade teacher

insist that the pupil's writing begins to

As to the objection to the vertical system, perhaps the greatest and most gen-

cannot be generally mastered as a hand GUATEMALA IN A TURMOIL sufficiently rapid to meet the ordinary business requirements. On this point teachers are divided, and with timed spec- Entire Republic Declared to Be in imens upon which to base their opinion.

It is argued that the writing should be handwriting has at last come in slow at first until form and neatness have in the writing of the schools at present the original vertical hand, and the results

Miss Violet D. Jaynes, dean of the Woman's department of the University of Illinois, has been making notes on the attenduse in the city schools is impractical and ance of women at the university since their admission in 1871. The following table gives the actual number present each year and the percentage with regard to the total

average much better than those obtained

Attend-

This table will be of interest as data fourth grades, taking two lessons a week of from at least one prominent educational intwenty-five minutes each. In the seventh stitution to the local teachers interested and eighth grades there is one lesson a in the relative attendance of boys and girls

A change has been made in the last of the series of evenings with Wagner, arsented during the next four months, and the last evening will be devoted to "Tristrum and Isolde and Parsifal." Miss Arnold will be assisted by Mr. Joseph Gabin | Honduras and Nicaragua menace the Guateand a chorus of thirty voices picked from maian government, which is ready to dethe various schools.

Through dyspepsia and indigestion-Take Electric Bitters. They cure stomach stubborn maladies soon yield to Bucklen's troubles or no pay. Only 50c. For sale by Arnica Salve or no pay. 25c. For sale by Kuhn & Co.

State of Siege.

CLAIMS OF AMERICANS IN SALVADOR

Significant that American Fleet Will Arrive in Waters of that Country Just at Moment

They Fall Duc.

BERLIN, Feb. 11 -- Advices received here. from Guatemala announce that the entire republic has been declared in a state of

SAN FRANCISCO, Cal., Feb. 11.-The Salvador Commercial company, composed of a number of capitalists of Oakland, Cal., has a claim for \$600,000 against the government of Salvador, and the money will fall due next month, about the time the Pacific squadron, under Admiral Glass, arrives in the vicinity of the turbulent Central American republics.

The company was organized in 1896, the Americans retaining the control, although considerable stock was sold to Salvadoreans. Docks were constructed, and a thriving business was being transacted when the Americans were frozen out and the property confiscated by the govern-The matter was directed to the atten-

tion of Secretary of State Hay, who appointed a commission to investigate. After long deliberation the commission awarded the Americans the sum of \$600,000. WASHINGTON, Feb. 11.-The State department has not yet been informed of the reported declaration of war by Salvador

and Honduras against Guatemala. Disturbing reports as to unsettled conditions, however, have reached the department from time to time. PANAMA, Feb. 11.-An official cable just received from Guatemala says Guatemala

fend its bonor.

has not declared war, but that Salvador,

Old sores, ulcers, piles, fistula and like

