

Greatest Record in the History of this Giant Company.

Twenty-seventh Annual Statement January 1, 1903.

ASSETS table with columns for item and amount, including Bonds and Mortgages, Real Estate, R. R. Bonds and Stocks, etc.

LIABILITIES table with columns for item and amount, including Reserve on Policies, All other Liabilities, Surplus to Policy-holders, etc.

LIFE INSURANCE ISSUED AND PAID FOR during 1902, 272 MILLIONS including Ordinary Insurance (\$87,000,000), over ASSETS, end of 1902, over 60 MILLIONS INCOME, during 1902, over 33 MILLIONS PAID POLICY-HOLDERS, during 1902, over 9 MILLIONS SURPLUS, over 9 MILLIONS POLICIES IN FORCE, nearly 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.

Features of the Year's Administration were 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

Home Office: Newark, N. J.

INSURANCE COMPANY OF AMERICA.

Agents Wanted.

BRANCH OFFICES IN OMAHA AND VICINITY:

H. R. GOULD, General Agent, 442 Bee Building, Omaha, Neb.

A. G. CARPER, Asst. Sup't., Rooms 401-2 Farmers and Merchants Insurance Bldg., Lincoln, Neb.

I. E. FREDERICK, Superintendent, 210-11 New York Life Building, Forum and 17th Sts., Omaha, Neb.

E. L. WILLIAMS, Asst. Sup't., Room 305 Metropolitan Bldg., 34th and Jackson Sts., Sioux City, Ia.

JAMES E. TORBITT, Asst. Sup't., Room 203 Sapp Block, Broadway and Scott Sts., Council Bluffs, Ia.

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

- OFFICERS JOHN F. DRYDEN, President. LESTER D. WARD, Vice President. EDGAR B. WARD, Vice President. 33 V. Pres. and Counsel. FORREST F. DRYDEN, 3d Vice President. EDWARD KANOUSE, Treasurer. T. C. E. BLANCHARD, Supt. of Real Estate. JACOB E. WARD, Counsel. WILBUR S. JOHNSON, Comptroller. F. C. BLANCHARD, Supervisor Loan Dept. EDWARD GRAY, Secretary. EDWARD H. HAMILL, Medical Director. VALENTINE BAKER, ROBERT L. BURRAGE, Assistant Secretary, Medical Director. LESTER P. WARD, FREDERIC A. BOYLE, Assistant Secretary, Cashier. WILLARD L. HAMILTON, JOHN K. GORE, Assistant Secretary, Actuary. FREDERICK H. JOHNSTON, Associate Actuary. HENRY OVERGNE, GEORGE W. MUNSICK, Supervisor. WM. FERRY WATSON, Assistant Medical Director. FREDERICK L. HOFFMAN, Statistician.

Advertisement for Prudential Life Insurance featuring an illustration of a lighthouse with 'THE PRUDENTIAL HAS THE STRENGTH OF GIBRALTAR' and 'AMOUNTS \$100,000 to \$15'.

INSURE THEIR OWN STOCKS

Hardware Men Incline Toward Formation of Mutual Company.

OLD LINE RATES ARE TOO HIGH NOW

Committee is Working Out Plan to Be Presented to State Association 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.

As few of the towns are given adequate credit for the fire fighting devices which they may have, and there is also a feeling that the smaller towns of the west particularly are called upon to make good losses in the larger cities of the country like New York Chicago 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 a much lower rate than the average commercial risk.

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 insurance at actual cost to members.

SHEEP SUFFER FROM SNOW

Colorado and Wyoming in Three of Storm Which Covers Ranges with Drifts.

DENVER, Feb. 11.—A heavy snowstorm is in progress all over Colorado and the southern portion of Wyoming.

The storm in the mountains is making some trouble for the railroads. In Wyoming the shepherds are fearful of losses should the weather turn cold. From six to ten inches of snow has fallen and the wind is drifting it badly.

Gives Bartender a Severe. That the operations of the holdup men who worked among the saloons of the city last month are still fresh in the minds of the citizenry was demonstrated by a holdup case which was brought off in Henry Mies' saloon, Seventeenth street and St. Mary's avenue, last night.

Now, he heard the white man say, "How's your case?"

Will Not Prosecute Filson.

William Filson, who was arrested in the City office on suspicion of attempting to pass a worthless check, will not be prosecuted on the charge of forgery, as the police lack the proper evidence to secure a conviction in the case, and as no money had been received upon the paper which Filson was about to tender the company for a monetary obligation.

HUMBERT FAMILY IN COURT

Noted Prisoners Make First Appearance in Series of Charges.

MADAME DISPLAYS USUAL COOLNESS

Present Case Does Not Involve Question 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 courtroom 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.

Mme. Therese Humbert displayed her usual bravado and coolness. Her sister, Marie Daurignac, was apparently much nervous, and the latter's brothers, Romain and Emile Daurignac, maintained an attitude of calm defiance.

The case does not involve the main question concerning the Crawford millions, but M. Cattani's charge that he 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 \$600,000.

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 Daurignac today showed evidence of an intention to leave to Mme. Humbert the direction of the plans for the prisoner's defense.

While Frederick Humbert was testifying he sought to incriminate a number of prominent political personages including M. Valle, the minister of justice, when the judge stopped him from bringing in the names of people who were not parties to the case.

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

Boiler Makers to Tie Up Southern Pacific Along with Union Pacific.

The fate of the extension of the Union Pacific boiler makers' strike to the Southern Pacific railway still hangs in the balance.

President McNeil of the International Association of Boiler Makers and Iron Ship Builders today notified President Kennedy 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.

OMAHA PUBLIC SCHOOLS

"I am thoroughly glad that this matter of handwriting has at last come in Omaha," said one of the teachers recently.

Other cities have had it discussed and have profited by it, and I hope that it may not be dropped here until some mistaken impressions have been corrected and other evils abolished.

In this the teachers generally seem to be agreed, but there is a variety of opinion as to just which side is the most important and most in need of attention.

Miss Violet D. Jaynes, dean of the Women's department of the University of Illinois, has been making notes on the attendance of women at the university since their admission in 1871.

Table with columns for Year, Attendance, P. C., and other statistics for women at the University of Illinois from 1871 to 1902.

The present schedule for writing lessons now employed in the grades is as follows: First grade, fifteen minutes a day; second, third and fourth grades, taking two lessons a week of ten to fifteen minutes each.

In the seventh and eighth grades there is one lesson a week of twenty-five minutes. Above the 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 upon and a reasonable time allowed in which 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.

It is about this time the grade teacher insists that the pupil's writing begins to assume permanent individuality, and that it is spoiled for lack of proper attention to it.

Many of the eighth grade teachers say they have watched 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 penmen of his third year of high school degenerated until it is almost illegible.

A comparison of his note books during the three years showed that it had steadily grown worse. "I was amazed," she said, "not so much at the degenerated writing, but the quantity of it that was required at a single page."

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 overlooked 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 essential in securing better writing, for the present at least, as to install a special instructor in this branch."

As to the objection to the vertical system, perhaps the greatest and most general objection is that it is slow work and cannot be generally mastered as a hand sufficiently rapid to meet the ordinary business requirements.

On this point the teachers are divided, and with timed specimens upon which to base their opinion. It is argued that the writing should be slow at first until form and neatness have been acquired, and that speed should then be considered.

OMAHA PUBLIC SCHOOLS

Italian Organize Clever Fraud on Life Insurance Companies

INVESTIGATION

NEW YORK, Feb. 11.—A full exposure of the recently discovered Italian life insurance frauds was made today by the confession of one of the men concerned.

Application for insurance was made in the name of some person in a practically dying condition, a healthy substitute being presented for medical examination.

In cases where the original "victim" lingered too long a substitute body was obtained from Joseph Tripani, an Italian undertaker.

In some instances false death certificates were presented, said to have been signed by Cirino or by two Italian doctors.

Phenomenal Champagne Record.

The importations of G. H. Mumm & Co.'s Extra Dry into this country during 1902 were over one and one-half millions of bottles, the next on the list being 467,904 bottles behind.

LOCAL BREVITIES.

Because of alleged extreme cruelty, Irene Johnson was committed to the county jail from August, whom she married in the conduct of Uppsala, Sweden, December 12.

The next regular meeting of the Alamo auxiliary of the Omaha Typographical union will be at the residence of Mrs. W. C. Boyer, Twenty-fifth street and Avenue B.

Neil McMahon was arrested last night on complaint of Mrs. Chaitman of 248 Cumming street.

The funeral of Emma Jones, who died at the home of her parents, 24 North Thirtieth street, will be held Friday afternoon at 2 o'clock from the family residence.

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.

At Boyd's theater this evening the Swedish female quartet will make its first appearance in Omaha.

GUATEMALA IN A TURMOIL

Entire Republic Declared to Be in State of Siege.

CLAIMS OF AMERICANS IN SALVADOR

Significant that American Fleet Will Arrive in Waters of that Country Just at Moment They Fall Due.

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

SAN FRANCISCO, Cal., Feb. 11.—The Salvador Commercial company, composed of a number of capitalists of Oakland, Cal., has a claim for \$400,000 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 republic.

The company was organized in 1896, the Americans retaining the control, although considerable stock was sold to Salvadorans. Docks were constructed, and a thriving business was being transacted when the Americans were driven out and the property confiscated by the government.

The matter was directed to the attention of Secretary of State Hay, who appointed a commission to investigate. After long deliberation the commission awarded the Americans the sum of \$500,000.

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 has not declared war, but that Salvador, Honduras and Nicaragua menace the Guatemalan government, which is ready to defend its honor.

Don't Lose a Meal. Through dyspepsia and indigestion, trouble or no matters. They cure stomach troubles or no pay. Only 50c. For sale by Kuhn & Co.

The Chief of Healers. Old sores, ulcers, piles, fistula and like stubborn maladies soon yield to Bucklen's Arnica Salve or no pay. 25c. For sale by Kuhn & Co.

Advertisement for 'MOTHER'S FRIEND' medicine, describing it as an ordeal which all women approach with indescribable fear.

Advertisement for Wm. Brayer's Cedar Brook Whiskey, featuring an illustration of a man and the text 'Nothing pleases the palate like—'.