

# Don't Buy a Pig in a Poke---

Every man buying life insurance wants to know just what the policy contract calls for. The popularity of the 20-Payment Guaranteed Annuity Policy of this company is due to the statement in plain figures just what benefits are guaranteed to policyholders. It will pay you to examine it.

## THE BANKERS RESERVE LIFE COMPANY

OMAHA, NEBRASKA.  
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.  
R. L. Robison, Vice-Pres. W. G. Preston, Treas.



One of 7,800 Accident and Health Claims Satisfactorily Settled by NATIONAL FIDELITY AND CASUALTY CO., Omaha, Neb.

National Fidelity & Casualty Co., Omaha, Nebraska.

This letter will acknowledge your payment to me of \$7,000.00, indemnity under a policy of accident insurance, carried with your company by my late husband William Rocheford.

As this is a full payment of the principal sum, provided in said policy for accidental death, together with \$2,000.00 accumulations thereon, as provided in the endorsements attached to said policy, I feel that I can heartily recommend your company as one which fairly and fully meets the obligations which it holds to its policyholders.

It is hardly necessary to add that this payment is greatly appreciated by me, as the beneficiary under this policy, and that it will be a great help to me in my unfortunate bereavement. Please accept my thanks for the fair and courteous treatment which you have given me, regarding this matter.



Company's Property.

Respectfully yours, CELIA ROCHEFORD.

# "See Vespy Before You Slip" ACCIDENT INSURANCE TYLER 861

## Jay D. Foster Joseph Barker Foster-Barker Company

Successors to H. E. PALMER SON & CO. ACCIDENT AND HEALTH INSURANCE LIBERAL CONTRACTS Losses adjusted by us right here in Omaha. Brandeis Bldg. Phone Doug. 29

# Characteristic Western Service

This is what you get when the "Lion" writes your bond. No delay, no red tape.

No better service in the WORLD on SURETY BONDS and you can get at our HOME OFFICE here in OMAHA.

## Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg. Phone Douglas 678. We don't want much, just the "Lion's Share."

# --INSURANCE--

FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.

## ALFRED C. KENNEDY

209 First National Bank Building. Phone Douglas 722.

# Haverstick Gives Luncheon for Guild

George H. Haverstick gave a luncheon at the Omaha club at noon yesterday for J. M. Guild, who leaves the commission-ship of the Omaha Commercial club for Dayton. Those present at the luncheon were: Harry Reed, George H. Kelly, T. A. Frye, J. M. Guild, T. W. Judson, David Cole, T. L. Davis.

# Take a Glass of Salts to Flush the Kidneys if Your Back Hurts

Advices folks to overcome Kidney and Bladder trouble while it is only trouble. Eating meat regularly eventually produces kidney trouble in some form or other, says a well-known authority, because the uric acid in meat excites the kidneys, they become overworked, get sluggish; clog up and all sorts of ailments in the kidney region; rheumatic twinges, severe headaches, acid stomach, constipation, torpid liver, sleeplessness, bladder and urinary irritation. The moment your back hurts or kidneys aren't acting right, or if bladder bothers you, get about four ounces of Jad Salts from any good pharmacy; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to flush clogged kidneys and stimulate them to normal activity; also to neutralize the acids in the urine so it no longer irritates, thus ending bladder disorders. Jad Salts cannot injure anyone; makes a delightful effervescent lithia-water drink which millions of men and women take now and then to keep the kidneys and urinary organs clean, thus avoiding serious kidney disease. Advertisement.

# News from the Insurance Field

## WILL HAVE TO GET LICENSE

Such is Prediction of Melvin Young for Future Insurance Man.

## SHOULD SELL RIGHT POLICY

Educator of Agents Advises Solicitors to First Find Out Needs of Clients Before Sale is Attempted.

Time is coming when a certificate from the insurance department of the state of Nebraska will be evidence of qualification as well as authority. This was the statement made Saturday by Melvin Young, founder and president of the New York Insurance school, who was in Omaha for a few hours. "When I mean by that," said Mr. Young, referring to the above statement, "is that within a few years there will be a state examination required before any agent or solicitor will be allowed to sell insurance in this state. And why shouldn't he. Insurance soliciting is a profession. Some people say insurance solicitors are born. I don't believe this. All men must be born, but no man was ever born with the science and art of writing life insurance as a natural growth in his brain. He must acquire that by experience or instruction. Some men are better endowed by nature than others for solicitors, but that is a question of selection for managers and not a question of experience or instruction for solicitors.

There is a certain policy for certain people and which are made by all companies to fit the age and circumstance of the prospective. There is where the most mistakes are made by both the solicitor and the purchaser. A solicitor should know just what kind of a policy is best adapted to the man he is trying to sell. And every purchaser of insurance has a right to know just what kind he wants. If this were accomplished there would not be so many lapses as there are now.

Mr. Young, for twenty-two years, was an insurance solicitor and prior to that a reporter on the Chattanooga Daily News. He is a college graduate. Four years ago he quit selling insurance and founded the New York Insurance school. Since that time he has traveled about United States, Canada and Great Britain addressing insurance men and incidentally boosting his school. Today the school has an enrollment of 20,000 students.

## AK-SAR-BEN LEADER CARRIES HEAVY INSURANCE



CHARLES H. PICKENS.

Business men who are making the greatest success in their own businesses are strong believers in adequate life insurance protection. They assert that a man's earning capacity is a definite asset which should be protected as fully as any physical possession which may be lost or destroyed. They point, also, to the numerous other features which are valuable to the owner of a life policy and look upon that form of insurance as indispensable. Charles H. Pickens, former president of the board of Ak-Sar-Ben governors, general manager of the Paxton-Gallagher company, and one of the very prominent business men of Omaha, is a heavy carrier of insurance on his life. Mr. Pickens' policies amount to over \$50,000. He believes it good business judgment to provide complete protection for his family in this way. Nearly every business is more or less speculative, however, a life insurance policy in a good company approaches the nearest to a certain estate.

## Fire Insurance Men to Have Festivities All Day Tuesday

Tuesday will be the biggest day of festivities for fire insurance men in and around Omaha that they have had in quite a while. The meeting will take place at the Loyal hotel, and in the forenoon the Nebraska Fire and Marine Association will hold its annual meeting, while in the afternoon the Nebraska Fire Prevention Association is to hold a meeting. A banquet will mark the closing of the festivities, at which will be present about seventy insurance men. Governor Morehead, State Auditor Howard, Secretary of the State Insurance Board Brain, State Fire Commissioner Ridgell, Attorney General Martin, ex-United States Senator Brown and President of the Nebraska Fire Prevention Association Freeman will be among the speakers of the evening. One of the big features will be to entertain everything that will prevent the possibilities of fires.

## W. G. CHAMBERS IS DEAD Religion of Old Mexico Does Not Help the People

Passes Away at Sanitarium at the Age of Eighty-Eight. The religion of Mexico as a factor in the unfitness of the Mexican people for life and government, was commented upon Sunday morning by the Rev. Edwin Hart Jenks, D. D., pastor of the First Presbyterian church. He referred to the Mexican situation in the course of a sermon on the subject "Progress and Christianity."

## OLD AGE IS CAUSE OF DEATH

Freighted Across the Plains When There Was Real Danger from the Indians, Who Were Principal Inhabitants. William G. Chambers, aged 88 years and one of Omaha's pioneer citizens, passed away at 6 o'clock Sunday morning at the Russell Sanitarium and Rest Home, 582 Sherman avenue, of old age. Mr. Chambers went to the sanitarium some months ago when his health began to fail rapidly. The end came quietly, the old gentleman passing away in the arms of attendants. The relatives were not present at the time of death, but arrived shortly afterwards.

## W. G. CHAMBERS IS DEAD

Mr. Chambers owned considerable Omaha real estate and had long been one of Omaha's well-known citizens. He is survived by his wife, a son and one daughter. Mrs. Caroline J. Chambers and son, William M. Chambers, a local attorney and prominent golf player, are residing at the Wellington hotel. The daughter, Mr. G. L. Parke, lives at Decatur, Ill.

## HUNTERS TREAT FRIENDS TO A BIG SQUIRREL FEED

A squirrel and rabbit banquet was given Jack Williams, James Thompson and Carl Copeland, popular members of the Carleton hotel staff, last week's bill at the Carleton hotel. The night in the Carleton hotel was well known here. Those present were: J. M. Gibson, R. J. Gerber, Harry Wolf, Jack Haskell, George Ryan, Peter Loch, Tom Denton, Bluffe, Tom Lee, Charles Barker, David Williams, Neuschultz, Al Barker, David Berkowitz, Gale Raingold, R. S. Nobles, Frank Casper of Council Bluffs, J. A. Abley, Sheriff Lindsey of Council Bluffs, Tom Lee, Claude Bossie, Paul C. Rousch, George C. Clark, Harry Pullman, J. W. McDonald, J. R. McDouder, Vincent McDonough, Fred W. Anderson, Vincent Rattolo, Ralph Radcliffe, L. J. Jones, C. B. Dickson, Del C. Rich, Ben Serkovich, Carl Copeland, James Thompson and Jack Williams.

## Former Omahan Addresses Chicago Insurance Club

H. N. Wood of Omaha, Iowa state agent of the North British and Mercantile, addressed the Fire Insurance club of Chicago last week on "The Field Man, His Duties, Experiences and Point of View."

This is one of a series of lectures intended to develop the various factors of the fire insurance business. Mr. Wood, who has had nearly thirty years' experience and is a former president of the Fire Underwriters' Association of the Northwest, noted the modern tendency toward specialization in the fire insurance business and the changes it had produced in the requirements for field men. He gave as the fundamental and pre-eminent function of the field man the appointment and cultivation of agents and urged that net results rather than volume be considered. To do this work properly, he said, a man must know and understand human nature and should know his business thoroughly in order to instruct and help his agents. Inspection of risks is also of growing importance, and for this a field man must have a wide knowledge of processes and hazards. Wherever possible the inspection should be made in company with the owner of the property. Mr. Wood also dealt with collection of delinquent balances and adjustment of losses, and in closing showed the opportunities for usefulness and development which come to the field man who lives up to the possibilities of his work.

## Insurance Notes

The Independent Order of Foresters of Toronto has withdrawn from the states of Wisconsin and Minnesota because of Wisconsin laws governing the writing of insurance. Insurance Commissioner Revelle of Missouri, in pursuance of his plan to hold a series of meetings in connection with commercial clubs and business organizations, means Ray, chief deputy of the department, will be in charge of the work, which seeks to arouse the local business men to the importance of reducing fire waste.

Mayor Kiel of St. Louis has appointed a fire prevention committee to draft a plan to reduce the fire hazard of a city. This is a part of the general campaign to be launched by the state for the reduction of the fire hazard of a practical way of getting lower insurance rates. The committee will obtain the fire ordinances of other municipalities and adapt the best of them to Missouri conditions.

Insurance Commissioner Mansfield of Connecticut has declined to interfere with the merger of the Connecticut Fire with the Phoenix of Hartford, after hearing from protesting stockholders of the Connecticut. The overwhelming majority of the stockholders have already transferred their stock, and it is believed that the litigation begun by the minority will not much further delay the consummation of the deal.

The subscribers to the Michigan state workmen's insurance fund, which is administered by the insurance department, elected Charles A. Biglow of Bay City president at the second annual meeting. It was reported that 41 employers paying wages to 10,648 workmen have joined. Claims amounting to \$1,462 were paid during the year and there was a surplus of \$17,314. In view of the showing it was decided to cut down the assessment rate for the fiscal year, September 25, close \$2,500,000. On November 1 the assets had increased to \$38,915 and the surplus exceeded \$30,000.

## SUCCESS OF JEWISH PEOPLE

Hugo Sonnenschein of Chicago Tells of Some Things Accomplished.

POINTS OUT DUTY OF YOUNG Observance of B'nai B'rith Classes with Exercises at Temple Israel, Speeches and Music Being on the Program.

"If the Jewish people in America, who as a class are already conceded to have made a success in a material way, will only adhere to the prophetic religion of their fathers, they will contribute much that is uplifting to the moral and social standards of the country," said Hugo Sonnenschein, a Chicago attorney, who last night, delivered at Temple Israel an address on "Jewish Problems in America."

Yesterday was the B'nai B'rith day and a celebration was conducted under the joint auspices of Nebraska and William McKinley lodges and the ladies' auxiliary. Mr. Sonnenschein was the guest.

The theory of our religion is particularly applicable to the big, free matter of living in America," said Mr. Sonnenschein. "In fact it has been, and is being applied here. Our doctrine are of this world—they provide for the living of this life. We claim that many of the great thinkers of this country and the benefactors of the day are beginning to see the light that is shown by our religion. Miss Jane Adams in her great work is entirely in accord with what we have been taught and with what we are trying to teach the younger generation of our people."

Duty of Young People. "The mention of 'younger generation' suggests a thought. What the Jewish people in America are to accomplish in the way of making themselves good, useful citizens of the country depends upon the younger people. I am constrained to admit that they are not as enthusiastic and zealous in their efforts to live up to these teachings as might be wished. Our beliefs can be given—indeed, have been given—rank in the spiritual thought of America. Many of us have not yet come to realize it, but it is so. Many of us fail to appreciate the fact that ours is the opportunity to gain credit for things bigger and better than these that may accrue from our financial operations, but such is the truth. It is, in the vernacular of the hour, 'up to us to make good.'"

Mr. Sonnenschein explained that, although his address had been advertised as dealing with "Jewish Problems in America," he did not regard the part that all Hebrews should have in the general scheme of American life as involving any great problems.

# MANY MEN IN ORDER TO INCREASE THEIR ESTATES

Use methods at least partly speculative. Every man should have a portion of his estate absolutely beyond any possibility of a loss. A policy in the National Life of Vermont provides an estate certain and secure. Compare the character of our assets—\$59,000,000—with those of our competitors. Decide then for yourself.

Our monthly income policy provides a continuous monthly pension for the beneficiary and is the best of its kind in the market today. We challenge competition and invite careful comparison. Live local representatives wanted for open territory. Call or write

J. V. STARRETT, State Agent, 401-2-3 Paxton Bldg. Douglas 126.

THOUSANDS OF DOLLARS Given to widows and children every month by the Travelers' Insurance Co. \$86,000,000 ASSETS Drop me a hint and let me be of real service to you and yours. Tom S. Kelly "The Insurance Man." TYLER 861

## Guarantee Fund Life Association

OMAHA, NEBRASKA. Organized January 2, 1902. Assets, Oct. 1, 1913, \$1,212,304.70 Reserve Fund, Oct. 1, 1913, 985,293.54 Securities with State Department, Oct. 1, 583,337.50

Policies provide death, disability and old age benefits, and are incontestable after two years from their date. Unselfish men desire life insurance for protection—for the family. That is the only kind of a policy we issue. Men only 21 to 50 years, are eligible. Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs? Guaranteed rate per \$1,000 insurance, age 35 years, \$13.30. Other ages in same proportion. Home Office Brandeis Bldg. Phone Douglas 7021.

## \$5,000 Accident Insurance for \$5 a Yr. Wheeler & Welpton Co.

1811 DODGE STREET. PHONE DOUG. 180.

## FOR LIFE INSURANCE CONSULT ALLEN H. CHAMBERS "THE OTHER INSURANCE MAN"

Before deciding on your insurance, phone D. 1215, and ask about the new low cost, all guaranteed policies, all plans, Life Limited Payments, \$5 down a m. o. n. t. Joint or Partnership Income or Pension and Monthly Income Policies. The Prudential Ins. Co. of America, Inc. as a Stock Co., by New Jersey. H. W. CARPENTER, Mgr. for Nebraska and South Dakota, 215-22 City Nat'l Bank Bldg., Omaha

## INSURANCE IN FORCE

December 31, 1906.....\$ 559,000 December 31, 1908..... 1,453,218 December 31, 1910..... 2,641,084 December 31, 1912..... 4,805,503 October 31, 1913..... 5,587,530 LOCAL AGENTS WANTED in every county in the state. THE MIDWEST LIFE is a live, up-to-date company and pays liberal initial and renewal commissions. Its growth has been steady and persistent. The year 1914 will soon be here and it is none too early to make your plans. Call or write

## THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY SELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN. OMAHA AGENT CITY NATIONAL BANK BUILDING, GEORGE CROCKER, F. A. FISHER, General Agents.

## "State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST—59 YEARS —and Best Companies on Earth. W. H. INDOE General Agent OMAHA. 652 Bee Bldg.

## United States the Battle Ground for War Against Sin

"The United States is the strategic point in the battle between Christian religion and the unconverted," said the Rev. D. E. Proper, secretary of the Nebraska State Missionary society, speaking at the First Baptist church Sunday morning. "I believe God hid this country from discovery until he had prepared a people who would evangelize the world," he added. The Rev. Mr. Proper said that this country has been dedicated to the Protestant religion, and that "America is verily its home." The speaker dwelt at some length on the geographical position of America in the work of the evangelization and declared that "every country looks to America as the golden hope of the world for the United States is the only country in the world to give free religious liberty to its people." The United States is already exerting a remarkable influence in the conversion of other countries, according to Rev. Mr. Proper, and many thousands of converts are being made in foreign countries by immigrants who return to their native lands from the United States. He believes the recent revolution in China and the subsequent establishment of the republican government is due to the influence of the Chinese who have come to this country, been educated in the Christian religion and returned to evangelize their people. The speaker sounded a warning to the Baptists and the Protestants in general, when he declared they were losing ground in the United States. The number of Protestants in 1906, he said, is smaller than in 1890, and the proportion of Baptists in the cities now is only half what it was twenty years ago. The great work of the church today, in the belief of Rev. Mr. Proper, is the conversion of the aliens who are coming here. Dangerous Surgery in the abdominal region is often prevented by the use of Dr. King's New Life Pills, the painless-purifiers. \$c. For sale by all druggists.—Advertisement. Peristent Advertising is the Road to Business Success.

## PERSONAL PARAGRAPHS.

Mrs. Charles S. Leisinger of Mantle is the guest of Mrs. C. C. Belden during her stay in Omaha.