

The Right Kind of Men

Can make very profitable contracts with this company if they know how to sell Life Insurance. We offer inviting territory to men of experience. Call at home office or drop us a line.

THE BANKERS RESERVE LIFE COMPANY

MILLIONS OF ACCUMULATED ASSETS.
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.
D. 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 us of \$7,000.00, indemnity under a policy of accident insurance, carried with your company by my late husband, William Koehfner.

As this is a full payment of the principal sum, provided in said policy for accidental death, together with \$2,000.00 accumulations thereunder 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 policy holders.

It is hardly necessary to add that this payment is gratefully 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.



Respectfully yours, CELIA ROCHEFORD.

Company's Property.

"See Vespy Before You Slip" ACCIDENT INSURANCE TYLER 861

There Is a Standard in Everything

The General Insurance Agency with the largest patronage, must necessarily approach the standard of service companies, and general reliability "perhaps this explains our position at the top."

Foster-Barker Company 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.

DEBATING NEXT ON THE LIST

Call for Candidates Issued at University of Omaha.

MEMBER OF ORATORICAL LEAGUE

Members of Domestic Science Class, Under Guidance of Miss Williams Visit Home Hotel Kitchens.

Debating at the school is under way, a call having been issued for candidates. A team is to be organized to represent the school. It is planned to make the debating rather compulsory at the university so that a larger number of students would take an interest in this form of sport.

If Child Is Cross, Feverish and Sick

Look Mother! If tongue is coated, cleanse little bowels with "California Syrup of Figs."

Children love this "fruit laxative," and nothing else cleanses the tender stomach, liver and bowels so nicely.

A child simply will not stop playing to empty the bowels, and the result is, they become tightly clogged with waste, liver gets sluggish, stomach sour, then your little one becomes cross, half-sick, feverish, don't eat, sleep or act naturally, breath is bad, system full of acid, has sore throat, stomach-ache or diarrhoea. Later, Mother! See if tongue is coated, then give a teaspoonful of "California Syrup of Figs," and in a few hours all the constipated waste, sour bile and undigested food passes out of the system, and you have a well, playful child again.

Millions of mothers give "California Syrup of Figs" because it is perfectly harmless; children love it, and it never fails to act on the stomach, liver and bowels.

Members of the domestic science class at the University of Omaha made a visit to the Home Hotel Kitchens. The co-eds were impressed with the general way in which the pupils were taught. About thirty members of the class went along on the visit. The social service class, under the direction of Prof. Gifford, plans to make a visit to some general place of interest in the near future.

Monday afternoon a party of students took a hike to Childs' Point, returning home in the evening.

Monday a "Medical Club" will be organized at the University of Omaha. At students at the school who are planning to take up medical work upon receiving an A. B. degree at the university are eligible to membership. Organizers of the club expect to have a membership of about twenty students. A large number of scholars attending the University of Omaha expect to get M. D. degrees.

Miss Grace Huntley returned to her classes after an illness of several weeks. Her health is reported to be good.

Each week the girls at the school is to quite popular. This season from the number taking part in the sport.

November 13 marked the third year that the Yellow Sheet, the official school publication, has been in existence. The Metropolitan, a monthly publication of the university, is also expected to appear the latter part of next week.

At the meeting of the Dramatic Club held Thursday noon at the University of Omaha a new constitution was adopted. The purpose of the club is to promote dramatic expression and art. The club plans to give several programs in the near future.

Members of the social service class at the University of Omaha made a visit to the Nebraska School for the Deaf Friday afternoon. The students were greatly impressed with the general way in which the pupils were taught.

At a meeting of the girls held last Wednesday, they decided to give the members of the foot ball squad a banquet. A unique program is to be arranged by the girls for the occasion. Practically all the courses served are to be prepared by the girls in the domestic science department of the school.

The domestic science class under Miss Friday Williams inspected the Home Hotel Kitchens. The co-eds were impressed with the general way in which the pupils were taught. About thirty members of the class went along on the visit. The social service class, under the direction of Prof. Gifford, plans to make a visit to some general place of interest in the near future.

News from the Insurance Field

PROVIDING FOR THE FAMILY

President Robison of Bankers' Reserve Life Discusses Plans.

LIFE POLICY THE BEST THING

High Cost of Living Makes It Difficult for Wage-Earner to Accumulate Large Sum of Wealth.

"When the new federal income tax law shall have been in force a year, the government statisticians will be able to tell us how many men and women have incomes below the \$2,000 and \$4,000 mark," said Bascom H. Robison, president of the Bankers' Reserve Life company, Omaha.

"In the '90s the government collected a lot of information on the subject in getting ready to enforce the income tax law, which the statisticians have declared void. The figures thus gathered were supplemented by the census bureau, and the United States Bureau of Labor has compiled important facts in regard to average incomes and wages received by various classes of people.

"It was ascertained that 57 per cent of American families had incomes under \$1,200 per annum, and that of industrial workers, 85 per cent were earning less than \$600 per year, and over 90 per cent less than \$1,000. It was found that only 200,000 families had incomes exceeding \$3,000, while there were 11,000,000 families having incomes under \$1,200, the average being \$280 per year.

"Since these figures were compiled," continued Mr. Robison, "there has been a heavy increase in the cost of living, and today this cost consumes the income of nearly all the families of the country. The ordinary man, meeting the cost of living and of educating his children, can make but small margins of savings for the purpose of paying for the home, or for laying something by for a rainy day. In fact, under existing conditions, it is very difficult for the average man to accumulate savings enough to warrant him in buying property.

Life Policy the Thing.

"Many men who have given the subject careful study have reached the conclusion that the best method of saving, available to the average man, is through the medium of the life insurance policy, there being no better way for the head of a family to create an estate from the proceeds of which his children may be educated. Upon his death the policy taken on the quality of a sight draft of value indicated by the face of the policy, which immediately becomes an estate in the shape of gold dollars. Say the policy is for \$4,000; it can be kept up at an outlay of about the same as that required to pay taxes and upkeep on real property of similar value.

"The industrious breadwinner earning fairly good wages, reading in the west, with the assistance of a frugal helpmeet, can feed, clothe and educate his children from the returns of his labor, and in addition thereto, he can maintain regular payments on a life insurance policy, which in amount should cover \$1,000 for each child and a like amount for the wife. This should be increased commensurate with increase of earning capacity. In the case of the well-to-do, the amount should be \$5,000 for the education of each child and a like amount at least for the widow. The more the better.

"Business men who have been successful in commercial enterprises, small or great, as a rule have made provision for the education of their children and the conservation of their estates by carrying life insurance in amounts sufficiently large to encompass that laudable end."

Insurance Interstate Commerce Asked Nation's High Court

Much interest attaches to the announcement of the New York Commercial that the question whether or not the insurance business constitutes interstate commerce is put squarely up to the United States supreme court in the case of the New York Life Insurance company against Deer Lodge county, Montana. The brief, which was written by Roscoe Pound of Harvard university, is considered a remarkably strong and clear exposition of the insurance companies' side of the argument for federal as opposed to state supervision and taxation.

It contains some striking analogies between the manner in which trade and commerce in the days before the adoption of the federal constitution were taxed and harried and the manner in which insurance of all classes is now treated by the different states. It is also contended that the reason for the adoption of the commerce clause in the constitution was to relieve trade and commerce from the burden of state supervision and taxation.

It is planned to have the banquet next Saturday evening an orator party was given to all students of the university at the home of Miss Lewis of South Omaha. A program consisting of music and games afforded amusement for the party. The object of giving the party was to bring all the students closer together and to get better acquainted. About fifty were present.

At a meeting of the Young Men's Christian association last week it was recommended to the general assembly of the Volunteer Mission meeting to be held at Kansas City during the Christmas holidays. Who the delegate will be has not yet been decided. At the Kansas City meeting about 7,000 delegates are expected to attend making the largest assembly of Christian workers ever gathered together for mission work. The young Women's Christian association are also expected to send from Omaha a permanent relief.

The preparatory department of the University of Omaha plan to have a basketball team this season. At a meeting held Friday Shrimp Bacon was elected captain of the prep team and was given authority to go and arrange a number of games to be played.

Examinations at the university have been completed. The students during the earlier part of the semester had more than pleased the members of the faculty.

Remarkable Cure of Dysentery. "I was attacked with dysentery about July 15th, and used the doctor's remedies with only getting worse all the time. I was unable to do anything and my weight dropped from 145 to 125 pounds. I suffered for about two months, when I was advised to use Chamberlain's Colic, Cholera and Diarrhoea Remedy. I used two bottles of it and it cured me permanently. I have since written Mr. W. Hill of Show Hill, N. C. For sale by all druggists.—Advertisement."

Workmen's Damage

Law in Ohio Threatened by Decision



THOMAS A. FRY.

As head of several large business enterprises in Omaha, Thomas A. Fry is well qualified to give advice to the young man with regard to a matter of business and personal importance. Mr. Fry carries a large amount of life insurance and has already benefited by his policies, having cashed in one, an endowment contract, which he carried for twenty-five years. Thus, he didn't have to die to beat the game, as some are inclined to put it.

It is Mr. Fry's opinion that every young man should consider it his first duty to provide adequate protection for his family and to his business interests in case of death or disability and he thinks there is no better method than to carry a life policy.

merce of discriminatory taxation such as that to which interstate insurance is subjected today. Numerous authorities are quoted to show that in 1787 the thirteen states each imposed restrictions and taxes upon goods and matter brought into them from other commonwealths.

Numerous authorities are quoted to show that commerce, navigation, trade and barter and even travel through the various states was subject not only to taxation and duties, but that the laws were contradictory and confusing.

Just how far a decision favorable to the company would affect the institution of state supervision is not now clear. It is thought, however, that it would materially lessen the burden of local taxation and the system whereby companies not only must pay franchise taxes, but license fees as well as fees for each agent they may employ in a city or town.

Merger of Two Big Surety Companies

Rumors respecting the future plans of the Title Guaranty and Surety company of Scranton, Pa., were set at rest last week when it was announced that a deal had been completed whereby the American Surety company of New York reinsures the outstanding fidelity and surety business.

The company was organized in 1901 as the Title Guaranty and Trust company and changed its title in 1906 and dropped its trust business. During the early part of 1911 the company met with abnormal losses and on this account and because of the high expense ratio the surplus was so reduced that the stockholders reduced the capital from \$1,000,000 to \$500,000. The net losses paid were \$111,129. The net losses paid were \$123,882. The underwriting expenses were \$78,303 and the total expenses were \$1,066,477. At the beginning of the year the company had a net surplus over and above its capital of \$1,000,000 of \$218,563. Louis H. Watres is president and John H. Law secretary.

Its net premium income last year aggregated \$1,926,137. The total income was \$1,111,129. The net losses paid were \$123,882. The underwriting expenses were \$78,303 and the total expenses were \$1,066,477. At the beginning of the year the company had a net surplus over and above its capital of \$1,000,000 of \$218,563. Louis H. Watres is president and John H. Law secretary.

Will Fight Hareld's Case in the Courts

Attorney A. E. Ritchie, attorney for William Hareld, the former police officer who was dismissed from the department by the city commission following investigation of charges of misconduct by Lawrence Quealer, declared last night that he will contest the action of the council by taking the matter into the courts.

Ritchie's stand is commended by many members of the police department. At the trial Friday night, Ritchie says, it was apparent that the complainant's evidence and testimony was not sufficient to warrant conviction and the verdict came as a distinct surprise to every disinterested spectator in the council chamber.

It was alleged that the verdict was arrived at because of political friction on the commission.

Y. M. C. A. PLANS SEVERAL THANKSGIVING FEATURES. The membership department will entertain the men of Boyles business college Monday evening. It is expected that 150 men will be present.

Workmen's Damage Law in Ohio Threatened by Decision

A jury in the United States district court at Cleveland has just awarded \$10,000 to a workman injured a few months ago, while in the service of an employer who was a contributor to the Ohio State Workmen's Compensation fund. This judgment is regarded as showing that, in spite of the assertions of the Ohio politicians to the contrary, contribution to the state fund furnishes very little protection to the employees.

The workman showed, that he and other employees had wanted their foreman that a derelict was in unsafe condition, and that the foreman had paid no attention to the warnings and had ordered the men to continue its use without repairs.

The court, however, held that any "reckless disregard for another's safety" was the true intent of the term "willful act." The state authorities contended that an injury, to be the result of a willful act on the part of an employer must have grown out of his criminal negligence and that, as such cases were exceedingly rare occurrence, an employer would be protected almost invariably by the compensation law.

DES MOINES INSURANCE MAN COMES TO OMAHA COMPANY

L. M. Brainard of Des Moines, Ia., who during the last seven years has been in charge of the farm department of the Hawkeye-Des Moines Insurance company, has resigned to assume a similar position with the Columbia Fire underwriters of Omaha.

Mr. Brainard is well and favorably known among the agents, and in his new position will have a larger field in which to exercise his well known ability as a farm underwriter. He has secured apartments and will move his family from Des Moines to Omaha this week.

Insurance Notes and Personalities

J. V. Everett, state agent of the National Life of Vermont, spent most of last week out in Nebraska calling on local agents.

Frank L. Ebeey has been appointed manager of the health and accident department of the Lion Bonding company for Missouri and Kansas, with headquarters in Topeka, Kan.

The Minnesota insurance department has issued figures showing that the per capita fire loss has increased from \$1.16 in 1912 to \$2.64 in 1913. The figures have been about \$2 for the last five years.

The Kennedy insurance agency, located in the First National bank building, claims to have written a larger number of dwelling house risks during the last week than during any corresponding period of the present year.

Saloonman's Bullet Injures Bystanders

Poor suit with a pistol landed D. W. Roberts, saloonkeeper at Twentieth and Martha streets in jail last night and resulted in Fritz Muhika receiving a bullet wound in his left arm.

Roberts had a quarrel with several men who were loitering about his saloon, which neighbors declared was open after hours, and he rushed out with the pistol, Muhika was standing on the street with his wife and baby when the saloonman commenced firing. One bullet grazed Mrs. Muhika and another went clear through the muscle of her husband's left arm.

Later a crowd of irate neighbors created a disturbance by attempting to destroy some of the saloon property and Detectives Lahey and Sullivan arrested a dozen or more, charging them with disturbing the peace.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

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."

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 one 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. 1511 DODGE STREET. PHONE DOUG. 188.

FOR LIFE INSURANCE CONSULT

ALLEN H. CHAMBERS "THE OTHER INSURANCE MAN"

Before deciding on your insurance "Phone D. 1714" and ask about the new low cost, all guaranteed policies, all plans, Life Limited Payments, Endowment, Joint or Partnership, Corporation and Monthly Income or Pension Policies.

It almost goes without saying that the affairs of the man who has no life insurance are not in order. The man in sound health who has a family and perhaps a business dependent upon him, does not protect one or both with life insurance, is a gambler. He is betting that he will not die until his plans have matured and his wife, children and business no longer need his services. He is gambling with the chance of life, and that is the gamble which every man takes who goes without life insurance. The risk is thrown on the wife, children and business instead of on the thousands of policyholders who constitute a life insurance company. Put your affairs in order by buying a policy in

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT. A NEBRASKA STOCK COMPANY. SELLING NON-PARTICIPATING LIFE INSURANCE ONLY. FIRST NATIONAL BANK BUILDING, LINCOLN.

"State Mutual Life" OF WORCESTER, MASS. ONE OF THE OLDEST—69 YEARS

W. H. INDOE General Agent 652 Bee Bldg. OMAHA.

Youthful Impostor Works Householders

The police are seeking a beggar who for the last week has been going about in Omaha with a 12-year-old boy of neat appearance, whom he uses to obtain money from unsuspecting householders.

According to the story in the hands of the police the man sends the boy to knock doors with a story that he ran away from his home in Cozad, Neb., and went to Kansas City. He starts in by begging something to eat and incidentally tells his benefactor that he intends to walk back home and that he is without funds. Invariably he is given a dollar or two for railroad fare, beside meals.

The police have information which shows that scores of Omaha women have handed out meals to the boy and given him money enough to take him to Cozad on the train.

Of times the boy takes his food with him and when he gets out of his benefactor's sight, hands over money and food to the older man. The boy is described as being about 12 years old, blue eyes, blonde hair and wearing thin clothing that shows signs of an attempt at being kept in repair. This last is believed to be a clever scheme to make the boy's story sound all the better. A good description of the man is not available.

Young Man Injured in Fall Downstairs

Harry Nick, 30 years old, and a Union Pacific machinist living at 1714 Canton street, was seriously hurt last night when he fell down a flight of stairs at the South Side Turner hall, on Vinton street, where a dance was in progress.

He was unconscious when Officer Thornton and Andrew Mier, 100 Frederick avenue, picked him up. He was taken home in the police auto and given medical attention by Drs. Schiesler and Fols.

CREIGHTON STUDENTS ARE SELECTED FOR CONTEST

Students have been selected to appear in the second preliminary oratorical contest at the Creighton arts' college. For the selection of a Christian representative in the annual inter-collegiate oratorical contest. The second preliminary will be at the arts' college December 19. The candidates are:

William Flaherty, Paul Harrington, Romeo LaPorte, Carlisle Lentz, Charles McHenry, Edward Plunkett, Henry Dolan John Grady, Emil Swoboda, Walter Coakley, John Corley, James En-

Less Meat in Kidneys Hurt or You're Backachy and Rheumatic

Meat forms uric acid, which clogs Kidneys; causes Rheumatism and irritates Bladder.

If you must have your meat every day, eat it, but flush your kidneys with salts occasionally, says a noted authority who tells us that meat forms uric acid which almost paralyzes the kidneys in their efforts to expel it from the blood. They become sluggish and weaken, then you suffer with a dull misery in the kidney region, sharp pains in the back or side, headache, dizziness, your stomach sour, tongue is coated and when the weather is bad you have rheumatic twinges. The urine gets cloudy, full of sediment, the channels often get sore and irritated, obliging you to seek relief two or three times during the night.

To neutralize these irritating acids, to cleanse the kidneys and flush out the body's urinous waste get four ounces of Jad Salts from any pharmacy here; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then set 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 and stimulate sluggish kidneys; also to neutralize the acids in urine, so it no longer irritates, thus ending bladder weakness.