

AND BUR-GLARY

We are issuing the most liberal poli-cles consistent with good service to our patrons and honest adjustment of their losses.

NATIONAL FIDELITY AND CASUALTY COMPANY

OMARA.



Company's Property

INCREASING ITS FORCE.

THE MIDWEST LIFE N. Z. SNELL, PRESIDENT

A NEBRASKA STOCK COMPANY FIRST NATIONAL BANK BUILDING, LINCOLN

A NEW YEAR'S RESOLUTION

ACCIDENT INSURANCE

be your New Year's Resolution:

If your neighbor would pay you the premium charged by

the Great Western, could you afford to give him the protec-

tion which its policies provide? If not, can you afford to

carry your own insurance? Of course not. Then this should

Resolved, That in the future I will carry my health and accident insurance with the GREAT WESTERN.

O. Wilhelm, Manager

ARE YOU INSURED?

NEW BAIRD BUILDING, 17TH and DOUGLAS STS.

Phone Douglas 3316

"See Vesy Before You Slip"

SALESMEN WANTED

## News from the Insurance

GLASS LAUDS WESTERN COMPANIES of the 160 companies now composing the

Thomas W. Blackburn Describes Their Birth and Growth.

ACHIEVEMENTS OF EIGHT YEARS

Which Comprise the American Life Convention Stand Up Firmly Against Older Institutions.

Thomas W. Blackburn, secretary of the American Life convention, recently described the birth and growth of the 100 western companies which comprise his ssociation, as follows:

"Seeing with prophetic eye the opening for the west and south and conceiving the notion that the congestion of the savings of the producers of the great fertile and prosperous land in the eastern commercial centers was largely to blame for many of the mistakes made by managements, the American Life convention entered the lists for a wider distribution of life insurance assets as the solution of a great economic problem. "No well-informed chronicler of condiions and events in the years subsequent In the last two months THE MIDWEST LIFE has increased its active
agency force by adding to it such men
as J. H. Mockett, Jr.; George McPherson, Arthur McPherson, Martin Telrinke and Henry Levi, gil of Lincoln.
The last two will commence work on
January ist, 1914.

This company has need of four or five
capable and earnest men to develop
northeastern Nebraska. Previous expeience in selling insurance is not neccessary. It has excellent policies and a
very liberal Agent's Contract, and only
one contract for every agent. The initial commissions are based upon the voltime of business written each year, and to the winter when the committee of fif-

any degree of permanent success. Less the interest income from securities held, SELLING NON-PARTICIPATING LIFE INSURANCE ONLY than fifty companies in all the west and \$196,548.64. Th's latter amount, by the selves as competitors in this highly com-OMAHA AGENCY
CITY NATIONAL BANK BUILDING.
GEORGE CROCKER, F. A. PINNEY,
General Agents.

General Agents.

TYLER 861

Directors.

Executive Council, M. W. of A.

Casualty Agents American Life convention could have se-Secure Modification cured from any state other than its own 'a certificate of solvency and good manof New York Order agement" and some of these were protoplamic to a strailing degree.

"What has been wrought in less than eight years? Of the 100 companies al-Casualty insurance agents of the coun try won their fight for modification ready referred to a few can now be justly condemned for any form of unethical or the expense ruling of the New York is dangerous method of transacting bust- surance department, which sharply in ness. Not one policy contract issued by ited their commissions. At the confe any of these companies is in danger of a default at its maturity. Every con- mittee representing the agents, the brown tract is protected with such fidelity that ors and the companies reported a com the contract holder knows nothing but promise plan of limitation much les a failure to pay his premiums will de- drastic than the original. Insurance Su prive his beneficiary of its protection. perintendent Emmet of New York, who Not only so, but there is no giant cor- was chairman of the conference poration engaged in the business which promptly announced that this met hi builds more surely upon the foundation views, and that his order would be modi of legal reserve than its baby competified to correspond. not yet out of its swaddling clothes. The committee report recommende Dollar for dollar the young company an acquisition expense in compensation

#### Accumulated Assets of Bankers Reserve Indicate Prosperity Summary of Fires

shows with actuarial accuracy that its

resources are proportionately larger than

those of its neighbor, older, stronger in

volume and greater in reputation."

ume of business written each year, and renewal commissions are based upon the volume of premium paying business in force. For additional informations call or write "When the American Life convention 534.35, which in one sense measures the came into being there were but few legal growth of the company during the year. reserve life companies west of Philadel- The auditor's report also shows that the phia which could claim to have achieved total income was \$1,383,324.97, which covers south had ventured to announce them- way, exceeds the death losses by \$16,672.79. The total paid to beneficiaries and policy holders is \$417,640.76. Another item of interest is the large sum paid to policy holders in dividends, \$130,678.36. It was a year of progress and prosperity for this

#### GILBERT A. SMITH ENTERS WORK FOR NEW YORK LIFE

stalwart western life company.

After thirty-three years of ellort in the field, Gilbert A. Smith, well known n Omaha, has retired from agency work enter the domain of finance, for which his habits of mind and training have peculiarly fitted him, and with the beginof the New York Life's business in farm mortgage loans, recently established, with hendquarters at Chicago,

The medical section of the American Me convention will hold its mid-year neeting at French Lick, Ind., March 4. meeting at French Li 5 and 6 of this year. Legal action is threatened in New York state to test the right of the Independ-ent Order of Foresters of Toronto to at-

Three new workmen's compensation acts went into force January I in New York, Ohio and Connecticut, although the payment of compensation under the New York law coes not begin until July I. District agencies of the fire companies, having branches in the country towns, re-port the best business in months. Country merchants have stocked up heavily for next year and consequently are gen-erally increasing the amount of insur-ance carried. MODERN WOODMEN OF AMERICA

OFFICIAL ANNOUNCEMENT

To our Members: Notwithstanding the numerous assurances given the members of our Society by the Executive Council that the Chicago rates would not be put in force, some members seem to believe that if the cases appealed to higher courts are reversed, the Executive Council will immediately, and before the next Head Camp, put the Chicago rates into force. Such belief is not in accordance with the facts and official action taken. The cases appealed from the injunction decrees of the lower courts in lowa and Illinois to the higher courts are appealed for the purpose of having these courts of last resort define the powers and rights of the Modern Woodmen of America under our charter, to modify or change rates, if the membership should so desire. There is no purpose on the part of the Executive Council to enforce these rates even if the court authorized it. The Executive Council believes in the right and power of the membership will have such right.

Therefore, let it be understood once more and forever that by order of Court as well as the piedge and agreement of the Head Officers of the Modern Woodmen of America and this official proclamation of the Executive Council, the rate question in our Society is left entirely to the judgment and wishes of the membership.

A. R. TALBOT, Head Consul.

## workmen's compensation and employers hability the cost shall not be more than

states of not more than 1732 per cen

on compensation and employers' liability

business; in other states on employers

linbility not more than 2) per cent. In a

states on all liability business other than

For the Year of 1913

The city fire department, reporting it operations from January 1 to December of last year, discloses a period of ur usual activity and one marked by bi fires and correspondingly thorough at big work. Following is a summary

the principal items of the report: Losy to buildings and contents. \$337,919. Total number of alarms, 992. Total number of fires, NO. Leading cause of fires, gasoline stove

xplosions Largest fire, Dewey hotel; loss \$47,000. Loss of life from fire, stx.

## THE BANKERS RESERVE LIFE CO.

BASCOM H. ROBISON, President HOME OFFICE, OMAHA, NEBRASKA.

## A Record of Progress and Prosperity THE RESULTS OF 1913

Total Income. \$1.383.324.97.

Interest Income. \$196.548.04.

Dividends Paid to Policy-holders. \$130.678.36.

Death Losses Paid. \$179.875.25.

Paid to Beneficiaries and Policy-holders, total \$417.640.76

Interest Income Exceeds Death Losses by \$16,672.79

Net Gain in Assets. \$590.534.35. Total Accumulated Assets \$4,292,750.02.

Policies Issued and Revived. \$5.335.369.00.

Business in force December 31, 1913, \$32,039,908.89.

All bonds, mortgages and other assets have been counted and every book item has been audited and certified to be correct by certified public accountants.

Excellent agency positions are open to salesmen wishing to increase their incomes

21 to 50 years, are eligible.

plains our position at the top."

by entire assets.

Home Office

Brandeis Bldg.

An income stopped A month or two, A doctor's bill,

MORAL: INSURE IN THE TRAVELERS.

TOM KELLY, "The Insurance Man."

OMAHA, NEBRASKA,

Organized January 2, 1902.

Unselftsh men desire life insurance for protection—for the family. That is the only kind of a policy we issue. Men only,

Since most men desire life insurance mainly for protection.

why not buy a policy that will best serve your needs?
Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed

Other ages in same proportion

Phone Douglas 7021.

There Is a Standard In Everything

ronage, must necessarily approach the standard of ser-

vice companies, and general reliability "perhaps this ex-

Foster-Barker Company

The General Insurance Agency with the largest pat-

140

The rent past due

Rad he insured

City National Bank Building.

Have paid it all.

Before the fall, THE TRAVELERS would

Brandeis Bldg.

Phone Doug. 29

Review of Bee Accident Headlines for Last Week, Showing the Mecessity of

## SEVENTY-FIVE MEN DROWN TANK SHIP BREAKS IN TWO

Barge Containing Hundred Laborers Steamship Oklahoma is Lost Near Wrecked on Frazer River.

ONLY TWENTY-FIVE ESCAPE FIVE MORE MEN ARE PICKED UP

ning of the new year will be in charge Few Who Were Able to Swim in the Raging Current Arc Badly Bat-

tered and Bruised-Bont is

Dashed to Pleces.

## Frank Dudley Killed

The National Assurance of New Albany, Ind., has taken over the business of the Indana Life Endowment of Evansville, which recently went into the hands of a receiver. Icy Water When Scaffold Breaks

General Manager is

CLEANING GUN. KILLS HIS BRIDE OF A FEW MONTHS

Crack Army Polo Player Dies of Injury

Mrs. Alice Beach is

Death Due to Accident-William

Hurt in Kalamazoo FIFTEEN PERSONS HURT IN STREET CAR COLLISIO

### SWITCH ENVELOPE SWINDLE

George Ashcroft Loses Ten Dollars and His \$25 Watch. NOVELTY IN FAIRY TALE LINE

Smooth Stranger Induces Man to Let Him Mail Money and Then Has Things Going His

In spite of the fact that George Ash-

croft, 403 North Nineteenth street, is more than 40 years old and has spent the greater part of his life in cities, he fell the victim of a confidence game last Asheroft was out of work late in Deester in Wyoming in the employ of the put the watch in his pocket. government. During the winters, he explained to his little audience, he trapped either the watch or the man. a good man to go up there with him. Ashcroft began to be interested.

he had had two disagreeable experiences States officials with his troubles. this fall with men. He told how after United States Marshal W. P. Warner he had paid their car fare to the nearest heard the story, and then telegraphed company were informed and a restrainrailroad town the men balked at gding the postmaster at Bedford, Wyo., to hold ing order was secured in district court some fifty miles from the station, to the registered letter, and return it to bury themselves for three or four months Omaha. Yesterday the registered letter,

Exercises Great Care.

trapping

it was decided that Ashcroft mail \$10 to carried it in his pocket from the saloon himself and send it by registered letter to the postoffice. It seemed that the to an inland postoffice, some fifty miles stranger had two envelopes, exactly alike. away from the railroad, and not so far and that he had switched them on Ashfrom the place they would trap. This, croft on the way to the postoffice. reasoned the stranger, would insure Ashcroft's making the trip from the Utah again." exclaimed Ashcroft as he stared town to the camp in Wyoming.

The stranger sealed it and

Loses Watch and Man. Then Ashcroft told the stranger about week, and that so easily that he did not having put his \$25 watch in pawn for \$5.50, fully realize his error until vesterday. and asked if the stranger would get out of pawn, and allow him to redeem it Car Company Enjoins ember and jobs were not plentiful, even when they got their trapping business in prosperous Omaha. In a North Six- onto a paying basis. The stranger agreed teenth street pool hall he overheard a to do that, and getting the watch out of stranger talking about his life as a for- pawn, the stranger paying the \$5.50, he That was the last Asheroft saw

for a living, and then went to work for They were to meet the next morning. the government as spring opened up. He at the Union station, and board the train said it was lonesome up there in Wy- for Wyoming. Ashcroft was there with oming where he did his trapping, and his clothes in a grip, but the stranger that though he had a good layout he failed to appear. Ashcroft waited most with foul play. He appealed to the police street car patrons were not injured.

in the mountains where they did their which the stranger had addressed to Ashcroft came back to Omaha. He brought it to the United States marshol's office Ashcroft was square, and he believed in the federal building and there opened he could fill the bill. When the oppor- it in the presence of Marshal Warner. Intunity presented itself he asked the side the envelope were seven sheets of

favor his clients in his practice of law to show that he would go all the way, stranger had addressed the envelope, and Business Success

Tyler 861.

A little slip

New York Harbor.

Thirteen Rescued, Nine Known to Be Dead and Sixteen Missing-Three Men Found Dead in

Lifeboat by Cutter.

When Auto Upsets Tank Line Ship Oklahoma Goes Down Off New York,

Steamer Becomes Disabled in Stor and Although Several Ships Were Standing By, Resene of All Was Impossible.

Hotel at Newark, 0.

Four Sailors from Battleship Drown as Cutter Upsets

## Missouri State Life ST. LOUIS, MO.

Offers its revised agents' contract and paying territory, with some irresistible policies, to men who know and do. They are all coming

Write J. E. AUSTIN, General Agent, OMAHA. 394 Brandeis Building.



Hefore deciding on your insur-ance 'phone D. 1275, and ask about the new low cost, all guaranteed polration and Monthly Income or Pen-

The Prudential Ins. Co. of America, Inc. as a Stock Co., by New Jersey.
M. BRUCE CARPENTER, MEE.
for Nebrshia and South Dakota.
519-22 City Mat'l Bank Bldg., Omaha

'State Mutual Life" OF WORCESTER, MASS. OKE OF THE (LEEST -- 69 YEARS -and Best Companies on

W. H. INDOE General Agent

Earth.

-- INSURANCE ---FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH and ACCIDENT.

ALFRED C. KENNEDY

1914	Who Knows What the New Year Will Bring to You or Me? Protect your farily with a policy in THE NATIONAL LIFE.  J. V. STARRETT, State Agent. 463 PARTON BLOCK.	1914
		1 2 1
1914		1914

Fortune or success have often come through a little want ad.

Have you read the want ads yet—today?

## Your Insurance Business

9th Floor W. O. W. Bldg.

Can be advertised as profitably as any branch of merchandising. TRY IT on

The Bee's Insurance Page is putting out new policies that furnish the greatest amount of life insurance at the least cost.

There was a tunultuous scene in the senate at Lisbon yesterday when Joac Jose De Freins rate to offer an interpellation in which he charged the premier, Dr. Alfonso Costs, with dishonesty and with having used his influence as a minister of the provisional government to the pr

THE SECURITY MUTUAL LIFE INSURANCE CO., of Lincoln,

Phone Douglas 678.

A N. BORT, E. E. MURPHY, R. R. SMITH, F. R. KORNS,

Characteristic Western Service

you can get at our HOME OFFICE here in OMAHA

No better service in the WORLD on SURETY BONDS and

Lion Bonding & Surety Co.

We don"t want much, just the "Lion's Share."

### Foreign Notes

Several American cities will participate in the Lyons Urban exposition to be held from May 1 to November 1, this year, among them New York, Chicago, Cleve-land and Detroit, and possibly Washing-ton, San Francisco and Boston.

Going into a North Sixteenth street the table before him.

saloon, the stranger took a stamped envelope from his pocket and thereon himself wrote Ashcroft's name and address. Ashcroft placed two \$5 bills in the enplaced the envelop in his pocket. Going to the postoffice together, the men registered it and placed it in the mails.

who heard the story with a smile, and

"How I'd like to meet that fellow at the blank sheets of paper lying or

And be it known, Ashcroft is some six feet tall, and should tip the scales to 190 with case.

Bucklen's Arnica Salve Should be in every home, ready to apply to all burns, bruises, sores, cuts and scalds, heals quickly, 25c. All druggists. Advertisement. Persistent Advertising is the Road to

# Missouri Pacific

Because the Missouri Pacific Railway

company sought to disturb the street railway company's tracks on Leavenworth, between Thirty-ninth and Fortieth streets Saturday afternoon, it was enjoined from crossing the street with the double track it is laying along the belt line. About a mear ago the street would be willing to pay railroad fare of the day. The following morning, he car company gave the road the right to amounting to nearly \$40 if he could get began to think his new friend had met cross its tracks provided the rights of At 2 o'clock Saturday afternoon a gang The affable stranger further said that advised the man to go to the United of Missouri Pacific laborers appeared

at the crossing and started tearing the tracks. Officials of the street car How to Prevent Billions Attack.

"Coming events cash their shadows before." This is especially true of bilious feel duli and lanquid. If you are subject to billous attacks take three of Chamberiain's Tablets as soon as these sympwarded off. For sale by all dealers .- Ad-

The Persistent and Judicious Use of

Guarantee Fund Life Association Assets, January 1, 1914.....\$1,319,481.68 Reserve Fund ...... 1,079,377.44 First Mortgage Farm Loans..... 656,297.50 Entire Assets Are Pledged to Secure Policyholders.
Policies provide death, disability and old age benefits, and are incontestable after two years from their date.

TWENTY-TWO MEN DROWN

EIGHT MEN ARE RESCUED

Injured in Wreck Five Persons Burned to Death in a Small