

The Bankers Reserve Life Company
OMAHA, NEBRASKA

Is making a unique proposition to successful salesmen.

Millions of Accumulated Assets

BASCOM H. ROBISON, Pres. R. C. WAGNER, Sec'y.
R. L. ROBISON, Vice Pres. W. G. PRESTON, Treas.

Guarantee Fund Life Association
OMAHA, NEBRASKA.
 Organized January 2, 1902.

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.

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?

Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed by entire assets.

Other ages in same proportion.

Home Office Brandeis Bldg.
 Phone Douglas 7021.

The Commonwealth Life Insurance Company
OMAHA, NEBRASKA
 508-512 Omaha National Bank Building.
 COMMENCED BUSINESS AUGUST 9TH, 1910.

OUR GROWTH

January 1, 1911.....	\$278,146.49	\$ 340,642.00
January 1, 1912.....	\$291,935.89	\$2,111,870.00
January 1, 1913.....	\$339,675.75	\$3,984,870.00
October 1, 1913 (Est.).....	\$415,000.00	\$5,500,000.00

Surplus To Policy-Holders (Over) \$295,000.00

EVERY DEATH LOSS HAS BEEN PROMPTLY PAID
 You are absolutely safe with a policy in this company.
 Boost for a Nebraska Company. Do not send your money from the state.

Our assets are invested in securities on Nebraska lands. Not the Largest Company, but the Best.

FRANS NELSON, President.

German-American Life Insurance Company
OMAHA

First Class Positions for Live Wires

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

TRY IT ON

The Bee's Insurance Page

AFFAIRS AT SOUTH OMAHA

E. R. Leigh and George Horacek to Run for School Board.

MRS. SEDLACEK BUILDS HOME

Woman Uses Spare Time Laying Brick for Walls—Sarry Torn Up Over Bond Issue for Court House.

At the urgent solicitation of friends and patrons of the school district, E. R. Leigh, president of the Board of Education, and George Horacek, member of the board, will make the race for re-election next May. Petitions having the names of Leigh and Horacek placed on the ballot are being circulated now. President Leigh and Member Horacek have hesitated to enter the race, but the announcement yesterday means that they have decided to enter. The candidacy of both men is looked upon with much favor by the voters regardless of party if one may judge from the expressions gathered on the street.

During their incumbency in office Leigh and Horacek have worked to clear away the overlap on the school treasury and to lift the schools out of politics. To this end they have passed the rule making janitors permanent during good behavior. This rule gave permanent positions to men of family from both parties.

Another labor in which Leigh and Horacek have found much work is their endeavor to make the schools serve the laboring people as much as the rich people of the city. It was under the rule of Leigh and Horacek that manual training was developed in the high school so that the boys who go to the high school

can learn a useful trade as well as attain proficiency in the classics. The new manual department at the high school gives a chance to boys and girls who heretofore have been compelled to leave school in order to learn some useful trade. It has been the policy of Leigh and Horacek to recognize that this is a laboring man's town and to make the schools conform to the idea. A further development of the idea was realized a few months ago when night schools for non-English speaking people were started. It is hoped by the board that after the next legislative provisions will be made to employ regular teachers to educate the foreign born laborers who have become citizens and who expect to make their home here.

The petitions must be signed by 250 freehold voters none of whom can sign more than three petitions.

Sarry Bonds an Issue.

Just when the smallest corner in the state is perturbed over the momentous question of issuing \$90,000 of bonds with which to build a new court house at Papillion. The election will be held next Tuesday and the outcome is far from settled. The people in the northeast section of the county are opposed to the bond issue on the ground that \$90,000 is not enough to build a good court house and too much at this time considering the present rate of Sarry taxation.

A meeting held Friday night at River-view school house took the stand that the bond issue should be deferred until and a more ambitious court house erected.

Woman Builds Home.

Mrs. Annie Sedlacek, wife of Stanley Sedlacek, a packing house laborer residing on Twentieth street between N and O streets, is a woman who has qualified for a union card in the bricklayers' union while ministering to her husband and three children. Mrs. Sedlacek and her husband bought a lot some time ago and decided to build a home thereon. The husband at the time held a job in the packing house. Thriftily they hired a tramp bricklayer to do the job. The man was a poor mechanic, it is said, and Mrs. Sedlacek fired him, intending to hire a new man. Then her husband lost his job and had to look for another. There was no money and Mrs. Sedlacek pluckily took the stand and proceeded to lay the bricks for the new home. In the evening she had the help of her husband and another man for a few hours, but the woman did the regular mason work. As times grew more difficult she obtained work as a scrubwoman in the Woodmen of the World building and in the City National Bank building in Omaha. She worked there at night and in the daytime finished laying the walls of her new home. There are four rooms in the new house.

Mrs. Sedlacek is a young woman full of purpose and cheerful—especially is she cheerful. She says her husband sometimes makes only two days' time in a week, but between the two they are making good and bringing up their three children.

"Oh, yes," she admitted yesterday, "the struggle is hard, but I like it. I am healthy and my husband is a good man. Our children are hardy and we will get ahead after a while. Then I can rest."

Omar in Trouble.

Omar Ben Said, without a jug, a loaf

of a sou, was arrested yesterday far from his rose-blown gardens on the lowly charge of peddling without a license within the walls of city of South Omaha. Omar did not deny the fact that he was selling the liquor and fine handiwork of his native land in violation of the call of the "Red." He naturally pleaded with a most appealing smile that the reason of his transgression must be laid upon the street car company, which carried him over the city limits without his knowledge.

"Omar Ben Said," droned the desk sergeant as he inscribed the name of the great Persian on the blotter. "Omar Ben Said," then he paused before writing the nationality. Omar exclaimed at mention of his name. "He's too d—d polite," muttered the cop. "Book him as a Frenchman." Whereof Omar raised his hands toward the cart and was thrown down among the unbelievers who await the ministrations of "Caddy" Callanan.

"Music Hath Charms."

John Mountain, Roumanian, a strolling son of Orpheus, played himself into jail and then out again upon his violin. John discarding sweet strains at Twenty-sixth and N streets featured the sluggish fancy of a woman, whose profers he rejected rather briskly and with energy. For which John was sent to jail with fiddle and drum. "Let me go out he pleaded with the cop.

"Play Paddy's Day," urged Mike Corcoran, desk sergeant. "Pat-he-stay," was it, that, asked the the artist blankly? Here let me show you," and Captain Hank O'key took up the fiddle and played Mike's choice. "Carey played some more until the professional jealousy of Mountain was stirred. Then the instrument went back to the owner, who beating

News from the Insurance Field

ACCIDENTS OF THE WEEK

Review of See Accident Headlines for Last Week, Showing the Necessity of Accident Insurance.

Two Men Drowned in Missouri River Near Yankton

Sightseeing Auto Hit by Fast Freight; Nineteen Injured

Firemen Burned to Death in a Hotel

Boat Sinks in Storm

MOVE FOR SOCIAL INSURANCE

Committee on Organization Meets and Completes Its Labors.

GENERAL OFFICERS ELECTED

One Hundred and Twenty Men Selected to Formulate Plans to Be Presented to Congress Next Year.

The committee on organization of the International Congress of Social Insurance to be held in Washington, October, 1915, completed its organization at its meeting at the Union League club, New York, January 3, by electing the following general officers:

Honorary Chairman—William G. McCulloch, secretary of the treasury, Washington, D. C.; William C. Redfield, secretary of commerce, Washington, D. C.; William B. Wilson, secretary of labor, Washington, D. C.

Chairman—Franklin MacVeagh, ex-ecutive secretary of the treasury, Washington, D. C.

Vice Chairmen—Royal M. Sikes, secretary of the National Association of Life Insurance Companies, New York; J. C. Miss Jane Addams, Chicago; Samuel Gompers, president American Federation of Labor, New York; Miss Anne Morgan, treasurer woman's department, the National Civic Federation, New York; W. H. Tolman, director American Museum of Safety, New York City; C. H. Crowhart, chairman industrial commission, Washington, D. C.; A. J. Pillsbury, chairman Industrial Accident Commission, Piedmont, Cal.; Floyd L. Daggert, chairman industrial insurance commission, Olympia, Wash.; Wallace D. Yale, chairman industrial commission, Columbus, O.

Secretary—Miles Dawson, consulting actuary, New York.

Treasurer—Arthur Williams, chairman public policy committee of the National Electric Light Association, New York.

The Executive Committee.

The executive committee consists of: Edward T. Devine, chairman, professor of social economy, Columbia University, New York; Louis D. Brandeis, attorney-at-law, Boston, Mass.; Robert Lynn Cox, president of National Association of Life Insurance Companies, New York; Miles M. Dawson, consulting actuary, New York; Ralph M. Egan, chairman executive council, the National Civic Federation, New York; Henry W. Farnam, professor of economics, Yale University, New Haven, Conn.; Lee K. Frankel, president Metropolitan Life Insurance Company, New York; Samuel Gompers, president American Federation of Labor, New York; D. C. Frederick L. Hoff, man, statistician, Prudential Insurance Company, Newark, N. J.; J. J. Edward M. House, publisher, Austin, Tex.; John E. Kinnane, chairman industrial accident board, Lansing, Mich.; Julius Kruttschnitt, chairman board of directors, Southern Pacific Railway Company, San Francisco, Cal.; James E. Lowell, chairman State Commission on Compensation for Industrial Accidents, Boston, Mass.; Royal Meeker, commissioner of labor statistics, Washington, D. C.; W. H. Schell, former president United Mine Workers of America, Mount Vernon, N. Y.; Miss Anna Morgan, treasurer woman's department, the National Civic Federation, New York; Charles P. Neill, director and chairman of labor committee, American Smelting and Refining Company, New York; George Pope, president National Manufacturers' Association, Hartford, Conn.; W. H. Powers, president National Fraternal Congress of America, Washington, D. C.; Mrs. Raymond Robins, president American Women's Trade Union League, Chicago, Ill.; Henry B. Steager, president American Association for Labor Legislation, New York; William H. Tolman, director the National Civic Federation, New York; Frank P. Walsh, chairman Commission on Industrial Relations, Kansas City, Mo.; Arthur Williams, chairman Public Policy Commission of the National Electric Light Association, New York; H. E. Wilfong, chief, Brotherhood of Locomotive Engineers, Washington, D. C.

New York Policeman Killed by Gunman

Six Men Killed by Boiler Explosion

ENGINE BLOWS UP AND TWO MEN KILLED

SHOT DOWN BY VEILED WOMAN COME ON "VISIT"

FRENCH MILITARY AVIATORS KILLED

held in Paris in 1888. Since then congresses have been held in Bern, Milan, Brussels, Paris, Dusseldorf, Vienna and Rome, besides international conferences at The Hague, Dresden, Zurich and Ghent.

The international congress on social insurance was established as a result of the legislation in Germany, followed by other countries, establishing insurance of workmen against accidents, sickness, invalidity and the like. It is primarily an official body, composed of delegates of the various governments of the world, but others who are interested in the subject may become members and, subject to such rules as may be adopted, are permitted to take part in discussions.

The European membership of the congress embraces the leading experts upon all phases of the subject in the different countries of Europe. They have conferred in the past and will confer again with what is going on through a quarterly bulletin published by the international permanent committee, of which M. Raymond Poincare, president of the French republic, was chairman until he was elected to the high office which he now occupies; and the chairman at this time of France. A large attendance of European experts is expected and will be arranged for, affording the first opportunity on this side of the water for a free comparison of American views and ideas with those which have been born of experience in other countries.

Invited by Taft.

The international congress was invited to hold its next meeting in the United States by President Taft, under a special authorization of congress, which also made an appropriation toward the expenses, which must, however, be provided for chiefly by means of subscriptions.

The committee on organization is composed of 20 members selected from different parts of the United States on account of their prominence in connection with matters related to social insurance or on account of their well-known interest in the subject. They are representative of all classes in the community, employers and employed, professional men, etc., with a view to enlisting as broad an interest as possible.

The principal subjects which have been considered in previous congresses are as follows:

Other Measures.

Workmen's compensation, sickness insurance, invalidity insurance, old age insurance, widows and orphans insurance, maternity insurance, unemployment insurance, and related and subsidiary topics as follows: Voluntary and quasi-voluntary insurance plans, fraternal insurance funds; group insurance, fraternal insurance, labor union insurance, industrial life insurance, industrial health insurance, compulsory insurance, including (a) in state funds exclusively, and (b) in mutual funds exclusively, and (c) with choice of companies.

Already in the United States within five years there have been enacted laws in no less than twenty-two states changing the basis of liability of employers from that of negligence to compensation for all industrial accidents; and in a large number of these states provision has also been made for insurance in state funds or in mutual funds under state supervision either as the only method or with choice of companies. By the time the congress convenes there will be a considerable volume of American experience, which, although new and incomplete, will be valuable for purpose of comparison with the ripper results of European experience.

Inquiries concerning the congress should be sent to the committee on organization, International Congress of Social Insurance, 141 Broadway, New York.

Points Out Need of Insurance from Economic Viewpoint

In a recent discussion on insurance supervision, Jacob A. O. Prons, insurance commissioner of Minnesota, clearly pointed out the economic standpoint of insurance from an economic standpoint. He said in part:

"Life insurance is more general in the United States than in any other country in the world. It is doubtful whether any business organization has been so helpful to the American people from a purely humanitarian standpoint as has life insurance.

"The purpose of life insurance is to leave individual benefit of a provider as nearly in the same financial condition after the provider's death as they were before. An American citizen is not content to have his wife and children, in the event of his death, committed to a home for destitute women or an orphanage, nor does he uphold a system of taxation which tends to clothe such a condition in the garment of respectability. He chooses the other alternative. He submits himself to a voluntary tax imposed by a life insurance company and makes his prospective widow and orphans a charge upon himself during his lifetime. This is the American father's conception of duty. This is the economic need for life insurance.

"Fire insurance is frequently called the hand-maid of commerce. It is referred to as the system which distributes our people's misfortunes resulting from fire. The economic need of fire insurance is to relieve the individual who suffers by fire; to enable the individual to invest all of his money in one enterprise; to lend stability to financial enterprises; to alleviate a community that has suffered a catastrophe from fire.

"Health and accident insurance has happily been called 'bread and butter' insurance. It is the poor man's insurance, it is the insurance of the man who needs a helping hand—hence it's economic need. Workmen's compensation is a recognition of the principle that an industry should bear the burdens of employees who are injured during the course of their employment. Insurance to cover workmen's compensation is of absolute necessity to the employer, who cannot hazard the future of his business to a catastrophe resulting in injury to his employees."

World's Insurance Congress to Be Held at San Francisco, '15

In recognition of the importance of insurance in the commercial and financial worlds, as well as its importance to individuals in their every day affairs, the Panama-Pacific International exposition has created the office of commissioner of insurance, the inspiration of which, in cooperation with an executive committee of five prominent insurance men, is entrusted with the work of promoting and conducting the World's Insurance congress. This is insurance underwriting and the vast interests that underwriting has created with the myriad of occupations, employing the brains and energies of several hundred thousand of America's most active and intelligent citizens, given official recognition, the same that has been given by the fine arts, machinery, agriculture, manufactures, transportation and the other great world industries.

The idea of holding a World's Insurance congress in this connection has been acclaimed by insurance men throughout the world. Far and wide the invitation to participate has been sent and from everywhere have been heard expressions of appreciation of the benefits to be derived from such a congress. At its annual meeting in Paris last July the European international bureau of insurance passed a resolution to the effect that, in view of the World's Insurance congress in San Francisco in 1915, the bureau would not hold its regular convention in that year, but would recommend to its component members that they attend the San Francisco congress instead. Other great insurance organizations have taken up the proposition in like spirit. For example, the Association of Life Insurance Presidents, which is the most powerful institution in life insurance circles in the United States, at its last convention adopted resolutions to hold its annual convention there in 1915.

Insurance Notes.

The eight Iowa life insurance companies had a premium income last year of \$42,494,321, an increase of \$2,855,000, and \$67,101,000 insurance in force.

Persistent Advertising is the Road to Business Success.

Mont, 56 years of age, who died at a hospital at Erie Falls, Mont., February 2, resulting from the automobile accident, will be held Monday at South Omaha at the residence of his sister, Mrs. Dan Hannon, 2415 F street, to St. Bridget's church at 9 a. m., after which the body will be placed in the receiving vault at Holy Sepulcher cemetery. Mr. O'Neill is survived by his wife, who is now in a hospital at Great Falls, and by ten children, James O'Neill of South Omaha and the following, who are all at Stanford: Carrie A. Annie, Walter, Edith, Rose, Inez, Edward, Leo and Ruth. A brother, Hugh O'Neill, lives at South Omaha, as do also two sisters, Mrs. Dan Hannon and Mrs. Edward Cushing.

Magic City Gossp.

Office space for rent in Bee office, 218 N. Street. Terms reasonable. Well known location. Tel. South 27.

Mrs. Adele Davis is spending the week end at Lincoln, where she will attend several parties.

Mrs. W. Raviner was hostess for the "Tug-of-War" club Wednesday afternoon.

The Ladies Aid society of the Presbyterian church will serve dinner Thursday evening at the home of Mr. and Mrs. V. J. Johnson.

The Every Little While Dinner club will be entertained at the home of Mr. and Mrs. W. V. Fisher, Friday evening.

The P. E. O. society will give an art lecture, ancient and modern, Friday evening at the home of Mr. and Mrs. F. G. Chesnut.

Mr. and Mrs. C. A. Melchor have issued invitations for a bridge party Wednesday afternoon and for an evening party at bridge Wednesday.

The Ladies Aid society of West G mission will meet at the home of Mr. Nelson Johnson, Forty-eighth and V, Thursday afternoon.

Mr. and Mrs. Daniel Condon, who were married last week, are receiving the congratulations of their friends. Mrs. Condon was Miss Elizabeth Chapman.

ACCIDENT HEALTH FIDELITY SURETY BONDS

LIABILITY PLATE GLASS AND BURGLARY

NATIONAL FIDELITY AND CASUALTY COMPANY
OMAHA
 National Fidelity and Casualty Building

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

ANNUAL BANQUET.

On the evening of January 21, 1914, occurred the sixth annual banquet given by President Snell to the agents of THE MIDWEST LIFE and the directors of the company. Forty-seven persons were present, which is the largest number that has ever been in attendance. The regular speeches were a series of human interest stories on selling life insurance and its benefits. The speakers were M. A. Hyde and E. E. Bennett, of Lincoln; H. Thomas, of Scottsbluff; J. A. Finney, of Omaha; J. W. Dixon of Hastings; J. G. Lewis of Lexington; W. M. Thompson of Pawnee City and the president, Remarks were also made by Arthur McPherson and John H. Mockett, Jr., of Lincoln; George H. Campbell, of Greenwood and O. E. Micky of Oescola.

Genuine MIDWEST spirit and enthusiasm prevailed. Every agent of the company is a booster. There is no knocking on or lack of confidence in one another. All expect 1914 to be the very best year the company has ever had. More new business was placed in January than in any previous January, the amount being \$192,500. Write for an agency if you wish to sell life insurance; or for premium rates if you are interested in buying insurance.

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

OMAHA AGENCY
 CITY NATIONAL BANK BUILDING.
 GEORGE CROCKER, F. A. FISHER,
 General Agents.

Everyone Loves Grandma—She's a Dear Old Lady!

Yes, but—
 Did you ever hear a conversation like this—
 "Why is going to take care of Grandma this year?"
 "Will had her last year, and Mary had her the year before. I guess it's his turn to take care of her. I'll make her income to help out."

TOM S. KELLY, The Insurance Man, Tyler 801.

THE FOLLOWING COMPANIES GUARANTEE SAFETY IN Fire Insurance

Home Insurance Company, Phoenix Insurance Company, Continental Insurance Company, Springfield Fire & Marine Insurance Company, New Hampshire Insurance Company, Liverpool and London and Globe Insurance Company, Franklin Insurance Company, Western Assurance Company.

Foster-Barker Company
 Brandeis Bldg. Phone Doug. 29

ARE YOU INSURED?

If not, we have the policy you want.

GREAT WESTERN POLICIES PAY.

H. O. WILHELM, Manager.
 Phone Douglas 3316. New Baird Building, Omaha, Neb.

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.

Would Use Prisoners to Put Up Ice for City

That jail prisoners be put to work cutting ice for city use, was suggested to some of the city commissioners by Rev. J. A. Leavitt, D. D., president of the Society for the Friendless. The idea met with approval among the city dads, but they deemed it impossible of adoption this year. The funds necessary for an ice house, ice cutting tools, and other equipment for the men, are not available at present, they said, and it is also too late in the season now to make arrangements before the work must be done. Next year the plan may be tried, it is said. Rev. Dr. Leavitt believes the scheme would prove feasible and satisfactory, and would provide plenty of ice for the use of the city, at a greatly reduced cost.

BOOSTERS GROW IN NUMBER

The lists of men who pledge themselves to boost the Sunday evening services at the First Presbyterian church, Seventeenth and Dodge streets, have grown considerably since last Sunday, when a record attendance marked the opening of that congregation's "Go-to-church" campaign. Today at both morning and evening services extra large attendances are anticipated, and both pastor and choir have planned especially for them. Among the men the evening service is being emphasized particularly, as it is said to be just as interesting and helpful as the morning service, if not more so, and yet has not enjoyed a good attendance in the past. The "Go-to-church" campaign for the evening service was inaugurated only last Sunday, and the results encourage the committee in believing that many men will become affiliated.

Tonight Rev. Edwin Hart Jenks, D. D., the minister, will preach on the topic, "Business and Business." It will be a practical and helpful sermon on an interesting theme, and will not only appeal to men, but to women and children also.

Try a Little Salts if Kidneys and Bladder Are Troubling You

Salts flushes Kidneys without injury; also neutralizes uric acid, ending Bladder irritation

Kidney and Bladder weakness result from uric acid, says a noted authority. The kidneys filter this acid from the blood and pass it on to the bladder, where it often remains to irritate and inflame, causing a burning, stinging sensation, or setting up an irritation at the neck of the bladder, obliging you to seek relief two or three times during the night. The sufferer is in constant dread, the water passes sometimes with a scalding sensation and is very profuse; again, there is difficulty in voiding it.

Bladder weakness, most folks call it, because the can't control urination. While it is extremely annoying and sometimes very painful, this is really one of the most simple ailments to overcome. Get about four ounces of Jad Salts from your pharmacist and take a tablespoonful in a glass of water before breakfast, continue this for two or three days. This will neutralize the acids in the urine so it no longer is a source of irritation to the bladder and urinary organs which then act normally again.

Jad Salts is inexpensive, harmless, and is made from the acid of grapes and lemon juice, combined with lithia, and is used by thousands of folks who are subjected to urinary disorders caused by uric acid irritation. Jad Salts is splendid for kidneys and causes no bad effects whatsoever.

Here you have a pleasant, effervescent lithia water drink which quickly relieves bladder trouble—Advertisement.