By HENRIETTA REES.

THE organization of the "Clef club," composed of teachers of music actively engaged in their profession, adds an important factor to the musical life of Omaha. Many other cities have similar clubs, which have made themselves felt in the civic life of the community and which have done much for the elevation of the standards of music and musical education. The general good feeling manifested at the meetings of this club predicts a promising future for it. Too often professional musicians are regarded by the laity as seventh chords in the third inversion, and often the writer has heard remarked in connection with a lifelong friendship, "Both piano teachers, and still friends!" Followed by the proper resolutions, seventh chords in the third inversion may be resolved satisfactorily and even a progression of open fifths may be a perfectly legitimate procedure in the right place. Often simpler chords than the above afford difficulties, when they are not used properly. It has also been noticed that in close harmonies the chromatic and more interesting chords proceed more smoothly while the simpler chords are as advantageous as usual. The Omaha musicians have discovered a progression into closer harmony in the "Clef club," where on the social side the privilege is given for better acquaintance with others who have similar interests and on the professional side the opportunity is given for seeing the needs and meeting them by concerted work in a way which could not be done individually. Mr. Kelly, Mr. Duffield and Mr. Borglum have developed a splendid idea, Mr. J. H. Simms as chairman of the executive committee of seven—a dominant chord capable of bringing anything to a satisfactory conclusion—the future of this club will be watched with interest. The first resolution will be properly into the tonic, this time in the shape of a banquet at the Loyal hotel next Wednesday evening, a tonic not only for physical welfare, but a pleasure tonic as well.

Mr. Kelly's Lenten recitals given by the Tuesday Musical club at the residence of Mrs. George A. Joslyn will begin on Tuesday afternoon of this week promptly at 4 o'clock. That many people appreciate the work of Mr. Kelly and feel sure that they will hear something worth hearing at these meetings is attested by the fact that the 200 extra tickets which the club offered for the series have been entirely exhausted, and it is doubtful if any signed admission tickets will be available. These lectures are upon "Interpretation," a subject as interesting to the general music lover as to the student and performer. The fortunate members of the club and holders of the guest tickets are awaiting the three events with interest. The Tuesday Musical club is to be complimented upon its rare good taste in engaging "a home artist," whose worth has often been tested, instead of some outsider. This attitude of the club toward the Omaha musicians has been evidenced before, and its policy could be enlarged and assimilated by other clubs with benefit.

The first step in the entertainment of the National Association of Letter Carriers, which will be held in Omaha in the fall of 1915, will be the appearance of Miss Alma Gluck, soprano, and Reinald Werrenrath, baritone, at the Omaha Auditorium on Monday evening, March 2. Miss Gluck had the opportunity of studying with Madame Sembrich all summer and has been considered as one of the leading lyric sopranos of the Metropolitan Opera company. Madame Sembrich feels that the vogue of the old operas will come back, and is anxious that someone should know how to sing them, hence her attentions to Miss Gluck. Often the lessons lasted all day, and were marvels of thoroughness. Miss Gluck's voice is said to resemble Nellie Melba's voice of twenty years ago, having the same velvety timbre in the middle register and much of the same bell-like quality in the upper register. The programs which Miss Gluck is singing in America this season were all arranged by Madame Sembrich, and are said to be such as will appeal to the most exacting.

Mr. Reinald Werrenrath is a popular singer in the east and in the many cities where he has been heard. He has been noted this season for his ability to fill such a great number of concert engagements in such a short period of time. This has caused him to make some hasty jumps from one part of the country to another. His press notices from the various cities have been eminently satisfactory.

Apart from the musical merit of this concert, which will undoubtedly be great, the cause of its being given, to help Omaha entertain the convention next year, should literally pack the house with patriotic Omahans and their friends. It is an opportunity to kill two birds with one stone—to hear a fine concert and at the same time to help in a worthy project and make the letter carriers' convention at Omaha the best convention they have yet held, thus again spreading the fame of our city.

It is unfortunate that two such attractions as Dorothea North, on the Young Women's Christian association entertainment course, and Miss Alma Gluck at the Auditorium, should happen on the same night, the more unfortunate because there are so many other nights with nothing musical going on when we would welcome the opportunity of hearing either.

Mme. North will be assisted by Miss Grace Speich, reader, of this city. The program will begin promptly at 8:15 p. m. at the Young Women's Christian association auditorium and will consist of the following numbers:

Prayer of Tosca.....Puccini
La Serenata .....Tosti
In the Time of Roses.....Reichardt
The Lark Now Leaves His Watery Nest .....Parker
Mme. North.
Reading—Scene from "Comedy and Tragedy" .....Sir W. S. Gilbert
Miss Speich.
D'Une Prison .....Hahn
Melisande in the Wood.....Goetz
Soft-Footed Snow .....Sigund Lie
So Sweet Is She...arranged by Dolmetsch
Niemand Hat's Goschen.....Loewe
Song of the Chime ..... Worrell
Madame North.
Reading—Selected .....
Miss Speich.
Children's Songs—Bob White, In China, In Germany .....Miessner
Shadow March ..... Del Riego
Ave Maria .....Bach-Gounod
Villanelle ..... Del Acqua
Madame North.

Music lovers who have heard the Flonzaley quartet are congratulating Miss Hopper on the change which places them for the last concert in the matinee series. The Flonzaleys will be at the Brandeis theater on Monday afternoon, April 13.

Mischa Elman, the brilliant Russian violinist, will give a concert at the Brandeis theater on March 10 at 4 o'clock.

Glenn Dillard Gunn in the Chicago Tribune last Sunday wrote a highly interesting article on the "Factors that Determine Artistic Success in the World of Music."

Influence, advertisement, talent, personality—these are the factors that determine artistic success. The casual music lover who comes into contact with distinguished personalities only across the footlights or through the records of the talking machines is prone to regard fame as the inalianable right and the inevitable reward of great talent; he does not realize that influence was necessary to bring every great artist now conspicuously before the public to a first important hearing; that vast advertisement is necessary to keep that artist before the public; that talent only occasionally stands in direct ratio to fame; that an attractive or magnetic personality is not always possessed by the artist upon whom the public elects to bestow its favor most lavishly.

He discusses the careers of Mr. Paderewski, who was first assisted by Mme. Esipoff Leschetisky, and other friends of position who introduced him to the socially elect of Paris. The advertising he received by the Steinway firm also played a great part in his success. His personality is fascinating and his talent unquestioned. Josef Hoffman had the interest and support of wealthy Americans, and the talent, which has done the rest. He also has personality, but it is too sane for romantic souls to surround with a strange exotic glamour. Mischa Elman has helped by wealthy friends, and his great talent has proved it a good investment. Mr. Gunn maintains that Fritz Kreisler was recognized as one of the greatest by musicians, and in Europe, and yet the public stayed away from his concerts in large numbers, until he happened to write two little pieces for the violin which were tuneful bits and exquisitely played into the phonograph. Thousands of lovers of victrola music thus learned that there was a master violinist named Kreisler, and his fame is still on the rise in this country. Kubelik is an example of how advertising has succeeded over a negative personality, with marvelous technique but no talent. He was introduced to this country a decade ago with the most sensational circussing a musical artist ever had. Many other instances are cited of the world's most celebrated artists which merely add weight to Mr. Gunn's clear and concise statement of the factors of success in the musical world.

The other night the writer went to the Empress. In the course of the vaudeville there happened to be two musical numbers, a cubical violinist and a couple of colored singers. The numbers chosen by the violinist were a couple displaying many musical fireworks, Schubert's "Serenade" and several up-to-date and popular rags. It was interesting to note that the number which received the most applause was Schubert's "Serenade." Of the selections by the other couple, the "Miserere," from "Il Trovatore," and a couple of old familiar plantation songs by Stephen Foster were the favorites. Which only goes to show that people really prefer well written music and classical music when they have become familiar with it. While the modern rags came in for recognition and sporadic applause, it really took the music of worth to awaken sincere and prolonged appreciation.

Haydn's "Creation," which will be given on March 10, will be awaited with considerable interest. We have these great oratorios all too seldom. Mr. Carnal will be assisted by Miss Hazel Silver, soprano, and A. G. Todd of Salina, Kan., tenor.

**Musical Notes.**

The Trinity Cathedral Festival choir will give the second Sunday afternoon musical service at the cathedral March 8, at 4 o'clock. Numbers from Gounod's St. Cecilia's mass, together with Mendelssohn's "He, Watching Over Israel" and works by Chadwick are included in the service. Mr. Stanley will conduct. The cathedral seats are free, and the doors will be open at 3:30 o'clock.

The large choir of the Immanuel Lutheran church, under the direction of Bernard Johnston, will give a concert and musical treat at the Immanuel Lutheran church, Nineteenth and Cass streets, Wednesday evening, March 11, commencing at 8:15. The already strong musical organization of sixty-five voices will be strengthened upon this occasion by the addition of a gifted soprano soloist, Miss Sarah Schneider of Milwaukee; James Edward Carnal, basso, having studied with the best instructors of voice in the east, who has recently moved to Omaha and is now connected with the Omaha School of Music; Mrs. J. T. Helgren, contralto soloist of South Omaha, who never fails to please an audience; Miss Essie Aarons, violinist, a player of remarkable attainment and C. W. Coolidge, organist of the St. John's church, Council Bluffs, who has played with success before musical organizations at Council Bluffs and Omaha.

The voice department of Belevue College, under the direction of Miss Evelyn Hopper, gave the second of a series of recitals on the afternoon of February 23 at Lowrie hall. The program was preceded by a short talk on Americanism in music and those contributing songs were Misses Susan Kinnier, Margaret Jack, Helen Hamblin, Lucille Fleming and Helen Heyden and Messrs. Velman Rice and William Findley. A musical tea will be given the latter part of March, when the entire department will take part in the program.

The special musical service by the choir of the church of the Good Shepherd, which was to have been given February 22, will be rendered on Sunday afternoon, March 1, at 3:45 o'clock. The program will include organ numbers, anthems and solos and duets of musical worth and beauty. Those taking part beside the choir will be Miss Carol Marhoff, organist and director; Mrs. Johnstone, Misses Alice and Elizabeth Fry, F. F. Pitts, Mrs. J. B. Redfield, Miss Margaret Bradford.

The Amateur Musical club will give a musicale at the home of Mrs. F. A. Nash, 708 South Thirty-seventh street, on Tuesday afternoon, March 24, at 4 o'clock, assisted by George MacIntyre, for the benefit of the Social Settlement Fund.

**Musical Notes.**

Mrs. Beulah Dale Turner contemplates giving a recital at the Young Women's Christian association auditorium in the early part of May. Further announcement will be made later.

Mrs. Douglas Welpton gave a recital tea yesterday afternoon for her pupils. About twenty-three guests were present.

On Sunday afternoon, February 22, about sixty music-loving people were delightfully entertained at the studio of Mr. John Gilbert Jones, Eighteenth and Farnam streets. On this occasion the studio was beautifully decorated to give a springtime effect with hyacinths, lilies, roses and ferns. This was one of the series of such popular musical events, combined with Sunday afternoon teas, which have generously been given at this studio since fall.


## FACIAL ERUPTIONS ITCHED VERY MUCH

**Baby Almost Blind at Times. Scratched and They Got Larger. Cried All the Time. Cuticura Soap and Ointment Cured.**

201 Berger Ave., Kansas City, Kansas. —"My baby was bothered very much with some kind of facial eruptions and she was almost blind at times from the sores that formed on her face. At the beginning there were one or two little pimples that broke out on my baby's face that itched very much. She scratched them so much that they began to get larger and scattered over her face more until her face was full of sores. Then they got so bad that she began to fret and would not sleep very much. She cried all the time. Her face began to look very badly as the places grew larger and were getting worse all the time.

"I had some Cuticura Soap and I kept her face washed with the Cuticura Soap until I got a box of the Cuticura Ointment. It was about three weeks when I could see the change for the better. She did not want to scratch so much and she began to sleep better and did not cry so much. In ten weeks she was all healed up. I used one cake of Cuticura Soap and just two boxes of Cuticura Ointment and they did the work; they cured her." (Signed) Albert Tillman, May 31, 1913.

Why not have a clear skin, soft white hands, a clean scalp and good hair? It is your birthright. Cuticura Soap with an occasional use of Cuticura Ointment will bring about these coveted conditions in most cases when all else fails. Sold throughout the world. Liberal sample of each mailed free, with 32-p. Skin Book. Address postcard "Cuticura, Dept. T, Boston."

☞Men who shave and shampoo with Cuticura Soap will find it best for skin and scalp.


## All College Men of Omaha and Vicinity to Banquet March 12

An informal dinner for all college men of Omaha and vicinity will be held Thursday evening, March 12, at the University club, when over 300 are expected to join in a big college jollification similar to the one given last year by the club. It will be known as the second annual college alumni dinner, and a large committee is already hustling, under the chairmanship of Amos Thomas, to make it a big success. No speaking will be attempted, but a cabaret entertainment and stunts by the college men will make the evening a lively one. Those attending will be grouped according to their college, and there will be sharp rivalry to see which institution will be represented by the largest delegation of alumni.

This special committee is in charge of the affair: Victor Dietz, Lehigh; John Latenser, jr., Columbia; Samuel Rees, jr., Nebraska; Herbert Smalls, Oberlin; W. M. Rainbolt, Harvard; George W. Sumner, Boston Tech.; Harold C. Evarts, Yale; Dr. C. W. Pollard, Dartmouth; Herbert M. Rogers, Princeton; D. M. Edgerly, Pennsylvania; F. S. Selby, Cornell; Reed Peters, Amherst; Charles L. Mattson, Oberlin; Dr. E. T. Manning, Knox; Dr. Frank Conlin, Wisconsin; Frank Bulita, Nebraska; Stanley Rosewater, Michigan; Raymond Crossman, Michigan; Edward F. Leary, Creighton; Ray H. Wise, Iowa.

## Brandeis' Employes Pay Tribute to the Head of the Firm

A tribute to Arthur Brandeis from the 1,200 employes who work in the business enterprises in which he is a chief stockholder was given in the form of a beautiful floral heart.

Attached to the heart was a scarlet ribbon bearing the words "Our Verdict," while in an envelope was a card with the following inscription:

We need no court or jury.
"OUR VERDICT:"
Our hearts as one beat with yours.
Your Employes.

The heart is of American beauties, violets and lilies of the valley. The entire decoration is nearly six feet high and five feet wide. It was taken to the private office of Mr. Brandeis while he was at lunch at noon, and he was surprised to find it there on his return with Mrs. Brandeis and a party of friends. Mrs. Brandeis almost wept for joy at the expression of affection from the throng of employes of the Brandeis enterprises here, while Mr. Brandeis himself was too deeply moved for words.

## Grand Jury Indicts Two on Land Deal

John B. Sweet, a lawyer; Arthur H. Benton, representative of a loan company, and two other men whose names were not revealed because they had not yet been arrested, were indicted Friday by the grand jury at the court house. Sweet and Benton were released on bond.

Attorney Sweet is charged with having been implicated in a deal in which Frederick H. Fonda lost his grocery store at 1327 Park avenue by trading it for an alleged worthless mortgage on South Dakota land. Fonda lost possession of the store and it has been sold.

According to Fonda's statements made to the grand jury, Sweet gave an opinion that the mortgage was a first lien on the South Dakota property, whereas in fact it was of secondary value.

Benton, it is alleged, agreed to buy the mortgage but failed to do so after Fonda completed the deal.

## DR. MILLINER FINDS THAT LEG IS BROKEN

Dr. Milliner, custodian at the Union Pacific building, after having his ankle examined by a surgeon, finds that one of the bones is broken and that it will be several weeks before he will be himself again. The doctor was walking along one of the icy sidewalks the first of the week and, slipping, fell. His leg was doubled under him and became very painful. He thought it was simply a sprain, but the examination discloses a broken bone.

The splendid nerve of Dr. Milliner keeps him up and he is still attending to his duties, hobbling about on crutches.

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

## ICE CROP HARVEST IS OVER

**Warm Winds Preclude Any More Cutting and Men Are Laid Off.**

**HOUSES ARE ABOUT HALF FILLED**

**Whether High Prices Will Result Consequently for Omaha Patrons is Question Dealers Will Not Discuss.**

The ice harvest is over and, according to the morning reports to the railroads, a Chinook wind,ladened with the breath of spring, is blowing in over the prairies to the northwest of Omaha, temperatures through the western part of the state and out in Wyoming, starting in around 36 to 45 above zero, causing the snow to disappear like dew before the sun.

The cutting of ice ceased Friday night and the men are being paid off at the headquarters of the various companies and at offices at the fields. When quitting time arrived Friday night, the men employed on the ice were told that the season had ended and that indications were against another cold spell of sufficient duration to form ice.

**Say Crop is Short.**

That the ice crop is short is agreed by all of the dealers. They estimate that about 50 per cent of the normal crop has been secured. Whether or not this shortage will result in prices being boosted next summer, heads of companies doing a commercial business will not say. At present the price is the same as last season, 40 cents per 100 pounds in small lots and for delivery at residences. Business houses that are taking large quantities are getting a better rate.

The assertion is made by consumers that there will be no justification for any advance in the price of ice, but they admit that they are unable to say whether or not it will come. They point to the fact that next summer there will be three big artificial ice plants in operation in the city, where heretofore there has been but one. These three plants, it is said, will have a daily capacity of 600 tons, and that in addition to the natural ice that will be good enough for cooling purposes, will abundantly supply the demand.

## Detectives Arrest Much Wanted Man in the Police Court

It's pretty convenient when an officer can arrest a much-wanted purse snatcher within the four walls of the police court and in the same room can secure an identification of the culprit by a victim of his depredations; such at least is the luck of Detectives Murphy and Fleming.

Thursday evening Mary Heckler, Sixteenth and Chicago streets, was passing through Jefferson square, when a tall individual brushed by her and snatched her purse containing about $15 in cash. She reported the case to the police and upon seeing a man who answered the description of the thief seated among the spectators in court, Detectives Murphy and Fleming placed him under arrest. Mrs. Heckler, who also was present as an onlooker, was sighted by one of the pair and upon being confronted with the fellow, who gives his name as C. Darnell, 709 North Eighteenth street, positively identified him as the man who robbed her. Darnell will be given a hearing in police court Monday morning, when it is believed several other similar complaints will be registered against him.

## Whelan Suggests City Let Contract to Remove Garbage

Police Commissioner A. C. Kugel will submit to the city commission in committee of the whole Monday a letter from James Whelan, dead animal collector, in which Whelan suggests that the garbage problem be solved by letting contracts for its removal to the lowest bidder.

Commissioner Kugel will submit the communication without recommendation.

"Whelan told me last year that he thought he could remove garbage for less than $30,000 a year," said Kugel. "I am making no recommendation, but will leave it to the council."

## J. Coslon Seriously Injured by a Car

John Coslon, 2610 South Thirteenth, was seriously injured Friday evening at Sixteenth and Dorcas streets, when he was struck by a south bound street car. He suffered concussion of the brain, a fractured skull and his left shoulder was broken. The injured man was attended by Dr. Hirschmann and was taken to his home. His chances of recovery are said to be poor. He is 40 years of age and was crossing the intersection when the accident occurred.


## PILES Quickly Cured

**Instant Relief, Permanent Cure—Trial Package Mailed Free to All in Plain Wrapper.**

We want every man and woman, suffering from the excruciating torture of piles to just send their name and address to us and get, by return mail, a free trial package of the most effective and positive cure ever known for this disease, Pyramid Pile Remedy.

The way to prove what this great remedy will do in your own case, is to just fill out free coupon and send to us and you will get, by return mail, a free sample of Pyramid Pile Remedy.

Then, after you have proven to yourself what it can do, you will go to the druggist and get a 50-cent box.

Don't undergo an operation. Operations are rarely a success and often lead to terrible consequences. Pyramid Pile Remedy reduces all inflammation, makes congestion, irritation, itching, sores and ulcers disappear—and the piles simply quit.

For sale at all drug stores at 50 cents a box.

**FREE PACKAGE COUPON**

Fill out the blank lines below with your name and address, cut out coupon and mail to the PYRAMID DRUG CO., 466 Pyramid Bldg., Marshall, Mich. A trial package of the great Pyramid Pile Remedy will then be sent you at once by mail, FREE in a plain wrapper.

Name.....
Street.....
City.....State.....


## General Smith Says Indian Warehouse May Stay in Omaha

That Omaha is likely to retain its big Indian supply warehouse is the opinion of General Frederick A. Smith, who just returned from Washington, where he and Charles Pickens of Omaha were in conference with the Indian affairs committee of congress with regard to the proposed removal of the Indian supply warehouses throughout the country.

General Smith while in the east went to Washington to confer on this matter as a representative of the Omaha Commercial club. Of course, General Smith cannot say definitely that the Omaha warehouse will not be removed, but it is his opinion now that the warehouse at New York will be discontinued, while the ones at Chicago and Omaha are likely to be retained.

Persistent Advertising is the road to Business Success.

## WILL ARREST BOYS WHO BREAK STREET GAS LAMPS

Fifteen gas lamps are being smashed daily by boys who are enjoying "snow ball fights," consequently Assistant Gas Commissioner "Buck" Taylor is making an effort to "round up" some of the "snow ball brigade." The boys, if caught, will be turned over to the juvenile court authorities.

## WOULD USE SCHOOL HOUSES

**Suffragists Want to Hold Meetings in Auditoriums.**

**RICHARDSON HEADS THE MOVE**

**Innovation Comes in Form of Suggestion from Him Under Argument that "Votes for Women" Nonpolitical.**

If an agreement reached by some members of the Board of Education is carried out, the school houses will be thrown open for the discussion of the suffrage question, upon the ground that it is not a political question.

Member James Richardson, who is rumored to have planned to run for the legislature so that Mrs. Richardson could be a candidate for his place on the board, suggested the innovation. Richardson is an ardent advocate of "suffragism."

When the school buildings, contrary to the construction of the state constitution, were opened to public meetings it was announced that no meetings of a religious or political nature would be permitted. Whether or not suffragism is a political question may be settled as far as the school board is concerned by official action action.

Suffragists have asked the school board to allow their speakers to address improvement clubs on the equal suffrage question.


**Green Gables**
THE DR. BENJ F BAILEY SANATORIUM
Lincoln, Neb.

This institution is the only one in the central west with separate buildings situated in their own ample grounds, yet entirely distinct, and rendering it possible to classify cases. The one building being fitted for and devoted to the treatment of non-contagious and non-mental diseases, no others being admitted; the other Rest Cottage being designed for and devoted to the exclusive treatment of select mental cases requiring for a time watchful care and special nursing.

## Catarrh

**Now Quickly Cured—Instant Relief—Guaranteed**

New and wonderful discovery, result of 30 years experience of Dr. Chas. L. Burke, eminent Catarrh Specialist of Kansas City, Mo. Clean, sanitary, delightful to use—entirely different from any other so-called catarrh remedy on the market. Guaranteed not to contain cocaine, morphine or any other injurious or habit-forming drug. Stops coughing, sneezing, hawking, head noises, ringing in ears, sore throat, catarrhal deafness and all other catarrhal symptoms. Gives instant relief—clears head like magic—makes breathing easy and natural—insures quiet, restful sleep. Positively guaranteed with strongest guarantee ever written. Write for free catarrh book and guarantee. DR. CHAS. L. BURKE, Dept. 15 Kansas City, Mo.

# The Mutual Life

## Insurance Company of New York

### In 1913

In benefits to policyholders, the "Oldest Company in America" made a record in its 71st year never before achieved in life insurance.

### $17,201,730.49 in Dividends

This was the unparalleled sum refunded to policyholders in 1913—saved from premiums previously paid by them—while at the close of the year there was set aside from the same source the still larger sum of

### $18,078,540.88 for 1914

to be refunded in like manner during the current year in the form of so-called "dividends." Among the remarkable achievements of 1913 should be cited the

### Total Paid Policy Holders, $63,757,992.51

This total, including death claims, endowments, dividends, surrender values, etc., was nearly a million and a quarter a week, and exceeded the amount received directly from policyholders during the year by $5,271,666.43. Other notable features of the year's record are

| | |
|---|---|
| Insurance in Force, | $1,598,466,078.00 |
| Admitted Assets, | 607,057,044.50 |
| Policy Reserves, | 493,043,566.00 |
| Total Income, | 86,749,490.43 |
| Total Disbursements, | 74,856,679.73 |

**Balance Sheet December 31, 1913**

| ASSETS | | LIABILITIES | |
|---|---|---|---|
| Real Estate | $ 23,548,626.96 | Net Policy Reserves | $493,043,566.00 |
| Mortgage Loans | 133,873,225.46 | Other Policy Liabilities | 9,144,309.29 |
| Loans on Policies | 88,184,039.49 | Premiums, Interest and Rents paid in advance | 1,961,349.67 |
| Loans on Collateral | 1,000,000.00 | Miscellaneous Liabilities | 549,168.97 |
| Bonds and Stocks | 346,675,670.59 | Estimated Taxes, License Fees, etc., payable 1914 | 656,725.87 |
| Interest and Rents due and accrued | 6,783,813.60 | Dividends Payable in 1914 | 18,078,540.88 |
| Premiums in course of collection | 4,217,981.72 | Reserve for future Deferred Dividends | 72,655,877.60 |
| Cash ($1,899,742.02 at interest) | 2,245,273.23 | Contingency Reserve | 10,967,506.22 |
| Deposited to pay claims | 528,413.45 | | |
| Total Admitted Assets | $607,057,044.50 | Total Liabilities | $607,057,044.50 |

**WAITE H. SQUIER, Mgr.**
Brandeis Building, Omaha, Neb.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
Home Office, 34 Nassau Street, New York, N. Y.

GOODBY TRUSS FOREVER
ADOPT
SCHUILING RUPTURE LOCK"

This Modern and Up-to-Date Invention
**Really CURES RUPTURE**

**A Lifetime Spent on Its Perfection That the Rupture World May Reap the Benefit**

AS THE MEDICAL world of today is conquering many diseases that were thought incurable fifty years ago, so is the wonderful "SCHUILING RUPTURE LOCK" daily performing the work of PERFECT holding, and CURING the most obstinate cases of rupture. Thousands of former rupture victims have been changed from a state of misery and despair to one of renewed health and happiness, their former trouble being only a hazy memory of the past.

THE MANY YEARS of hard study and labor to bring about the production of this RUPTURE LOCK was done for your sake, that you as a rupture sufferer might go about your daily task, free from annoyance, pain and inconvenience from this terrible affliction and to procure a thorough and lasting cure, and that it has succeeded is proven by the thousands of contented and cured patients everywhere.

THERE is NOTHING in recent years that has caused such a stir among the rupture afflicted as this perfect rupture holding and curing Rupture Lock, for it is scientific in construction, easy to wear, remains in place at all times and under all conditions, it is light and airy, sensible, sane and durable. In fact it is in true accord with the manner that NATURE requires the rupture held, so that she can strengthen and heal the ruptured parts without interference.

THIS RUPTURE LOCK has no springs, no nasty unsanitary leg straps, no elastic bands no steel bands that encircle you like a hoop on a barrel. Such contraptions are injurious and in many cases positively dangerous to health and future welfare. This LOCK is absolutely free in action and avoids any acute pressure on the pubic bone, hips or spine, but holds the ruptured parts with that direct, steady and soothing pressure that is so essential to promote a speedy and lasting cure.

OUR BOOK ON RUPTURE explains in full detail all the important and wonderful features of this truly MARVEL of the twentieth century. SENT FREE BY RETURN MAIL.

THIS RUPTURE LOCK will save you an operation, it will save you pain and torture from ill-fitting, worthless trusses, it will protect you from the dangers of strangulation, it will make you a new man or new woman, thanking the day we stepped into your life with this wonderful invention—in fact it will cure you to stay cured.

THE SCHUILING RUPTURE LOCK WILL BE SENT YOU ON 30 DAYS' FREE TRIAL. A thirty day free trial, which is ample time to prove that it is all and more than is claimed for it. That is the proper way to buy it, you must have a reasonable length of time to test it for your own satisfaction. We know what it will do, and you do not until you have tried it out for thirty days, then you will know its wonderful merits, as thousands of others know it today.

DON'T FAIL TO WRITE FOR OUR FREE BOOK ON RUPTURE AT ONCE, for it will direct you right; it tells you straight, honest facts, and it should be the means of shaping your entire future career.

SCHUILING RUPTURE INSTITUTE
161 W. Market St., Indianapolis, Ind.
Send me your free book "How to Cure Rupture."
Name.....
City.....
State.....

**Read What a Minister of the Gospel Writes Us**

Creedmore, N. C., July 28, 1913.

Gentlemen:

I have worn your rupture lock but five months, and find that the openings are now closed tightly. To say that your rupture lock is the world's greatest invention for ruptured people is not putting it any too strong, for I was afflicted with double rupture for many years, suffering intensely all the time; was unable to find anything that would hold me, and all proved as torturous as the rupture itself, until your lock was tried, when I felt like a new man the minute it was put on me and enjoyed perfect comfort all the time I wore it. I am a Baptist minister, and am well known in this community. You are welcome to use my name in any way you think best.

I pray the Lord to give you a long life, to be a help to suffering humanity. Sincerely yours,
Z. W. WHEELERS.

**No Evidence Could Be Stronger. 81 Years Old and Cured.**

Columbus, Ind., June 2, 1913.

To whom it may concern:

I procured a Schuiling Rupture Lock four months ago, and now find I am entirely cured. I had very large and painful double rupture, which caused me untold suffering for many years. They were as large as two fists. Never could find anything that would even hold them up for 10 minutes at a time, until I put on the Schuiling Rupture Lock, which held them at once and perfectly.

I am 81 years of age and never expected a cure at my age, all I asked was to be properly held but to my happy surprise the openings closed tightly and firmly. I will gladly answer all who write me. Yours truly, JOHN SHINNERER.

**SHUILING RUPTURE INSTITUTE 232 W. Market St., Indianapolis, Ind.**