

LIFE INSURANCE INTEREST LARGE IN MIDDLE WEST

Modern Business Man Needs Life Insurance to Establish Credit; Investments by Insurance Firms.

One of the significant signs of the times is the rapid growth of the life insurance interest of the middle west. The annual report of the insurance commissioner of the state shows that the total assets of legal reserve life companies chartered in Nebraska has reached a total running up to many millions. What is more important is that the accumulated net legal reserve which is set apart under the law to protect the interests of policy holders is fully adequate to meet all reasonable requirements. Moreover, the accumulated assets are so large as to more than cover the aggregate liabilities of these companies, with millions to spare.

The success achieved by the Bankers' Reserve Life Co. of Omaha affords a brilliant chapter in the chronicles of life insurance in the middle west. This company is less than 25 years old, and yet it has assets of over \$9,000,000 and the total business in force is close to \$49,000,000. Another important item showing the rapid growth of this company is the amount of new business of the company now coming in which averages \$2,000,000 a month. This showing is ground for the prediction that the total business will soon be over \$50,000,000.

Invested in Bonds.

The assets of the Bankers' Reserve Co. are largely invested in county, municipal and school bonds, whose value is now about \$5,700,000. In addition to these securities, the company holds first mortgages on real estate of over \$1,000,000. The securities pay a good interest rate and in normal years the interest income of the company exceeds the amount of death claims. This could not be said of the mortality rate of last year because of the war and the prevalence of the Spanish influenza which caused more deaths than the war. The Bankers' Reserve is common with all other life insurance companies, sustained extraordinary death losses, all of which were promptly paid without discommoding the company in any way. Fortunately the company has accumulated a large surplus which was intended to meet any extraordinary drain upon the company resources such as those visited upon the people of this nation within the last two years. Therefore, the Bankers' Reserve company found itself in a state of preparedness to meet any emergency however great.

There are other reasons for the success of the Bankers' Reserve company, one of which is the liberal terms of its policy contracts which have met the requirements of the farmers as well as those of the townspeople. This refers to the high degree of protection which these policies afford as well as the liberal dividends paid to living policy holders, which are greater than those paid by any other life company of equal resources. The total payments to policy holders exceed \$5,250,000. These liberal dividends have naturally made a strong appeal to the farmers as well as others, and have popularized the policies of the company as nothing else could have done.

Another point which has greatly promoted the success of this company is its policies held by businessmen who used them for stabilizing their credit at the bank. The business men of the west have come to understand that they cannot afford to be without life insurance. Creditors are constantly requiring that they insure their lives just as they insure their property. This is particularly true of the bankers when they apply for loans. It is generally known that the government, through its federal reserve, now require information as to amount of life insurance carried on those whose notes are offered for discount. Building and loan associations, also require borrowers to state amount of life insurance carried.

The constant growth of the Bankers' Reserve company is due in measure to the high qualifications of its executive officers, who have grown up with the company during the last 20 years. They adhere strictly to fixed policies in the conduct of the company's affairs under which the business is expanding in 25 states as never before.

Teaches a Million to Sing National Anthem

Boston—Henry W. Rankin of the naval training station, claims to have taught more persons to sing "The Star Spangled Banner" than any other individual in the entire country in the last two decades.

Up to a few months ago he was the musical director at the station. Ill health caused him to take up other work.

Mr. Rankin states that he does not feel that it is an overestimation in saying that he has taught or directed the national anthem to more than 1,000,000 persons.

His largest chorus was in August, 1917, when he led nearly 14,000 voices in singing the national anthem accompanied by a band of 125 pieces.

Seaplane Race Next September.

London.—The international seaplane race for the Jacques Schneider trophy, with a prize of \$5,000, will be held in September under auspices of the Royal Aero club, present holders of the trophy.

The race, of 200 miles, will be over a sea circuit of not less than five miles.

It is expected that entries will be made by British, French, American, Italian, Belgian and Spanish fliers.

The last race, held at Monte Carlo in 1914, was won by C. H. Howard Pixton, of England, in a Sopwith seaplane.

The event will probably be held at some seacoast resort in the south of England.

Strong Market for Onions Is Outlook Of Texas Growers

Laredo, Tex., June 28.—With one of the smallest crops of Bermuda onions grown in the Laredo section in the 15 years that the onion-growing industry has been one of the principal agricultural pursuits hereabouts, the crop has been the most profitable in years as a result of a strong market demand and good prices prevailing throughout the onion season which is now about ended.

The total onion shipments out of the Laredo section this season aggregate approximately 1,100 carloads, and it is estimated that the returns for the crop will amount to \$1,600,000. While the growers all made good profits from their crops, the buyers likewise shared in the profits by reason of the fact that many of the distributing agencies contracted for the crop early in the year at a certain figure and sold them at a price almost double that which they paid the growers. At no time during the shipping season did the price go down to any extent, while, on the other hand, the fluctuation was generally to cause a rise in prices.

During the season of 1918 more than 2,000 carloads of onions were shipped out of Laredo, but the market was in such a demoralized condition that many onion growers were practically bankrupted and many were compelled to retire from the onion-growing game. This year the growers were strongly organized and, having decided after last year's catastrophe to decrease the onion acreage, they had a comparatively small crop planted this year. While pests did not appear to damage the crop as in most past years, rains during the maturing season caused a loss of approximately 200 carloads of onions, as they became water-soaked.

SERVICE, MOTTO OF NEBRASKA BUILDING CO.

Local Firm Erects All Kinds of Structures, Such as Hotels, Clubs and Private Homes.

Service has been the one big principle on which the Nebraska Building & Investment Co. has built its business, and to this principle it credits its success. To combine, as has been done in its architectural and building organization, every possible facility for the handling of the many and varied complexities of the business of building, and placing before the builder in a more convenient and economical manner than he could buy these many forms of service elsewhere has been the ideal of the company.

The many buildings which today stand out as monuments of the Nebraska Building & Investment Co.'s energy, are only a small outlay, compared with the company's plans for the future. This company does not confine itself to dwelling places, but designs, plans, constructs and furnishes business buildings of all types including banks, office buildings, hotels, lodge and club buildings.

Goat Attends Funeral.

London.—Draped in black, a goat, the regimental mascot of the Third battalion Welsh regiment, was in the procession at the funeral of Lieut. Col. E. A. Pope, commander of the regiment, at Golden's Green.

London Girls Fail to Find Hubbies and Put Blame On Widows

London, June 28.—In these days of expensive furniture, scarcity of houses and coy young men who have been trenching it so long they shy at matrimony, widows are surely wonderful.

"A girl who wants to marry" writes to the Daily Sketch depicting all the injustice of the situation as it stands at present in the English marriage market.

And she doesn't care for widows at all. She even thinks there ought to be governmental protection against 'em.

The young man back from the trenches, she says, claims he doesn't want to settle down. He wants to travel. He's afraid of the financial uncertainty of the married state. He has become sufficient unto himself. Moreover, he isn't game for the gamble with the young girl, "inexperienced" in the financial and managerial tasks of home-making.

But—let him meet a widow. Then it develops that all his professed distaste for home life and matrimonial ties is null and void, and that he didn't really mean it in the first place.

For the widows, likely as not, already have the furniture in the house, or in the flat. Or they may own the house itself.

Truly, widows are wonderful—and "the girl who wants to marry" sees no solution of the difficulty.

From Chorus to Peeres.

London.—Evie Carew, former chorus girl, now the wife of Capt. Rowland Winn, of the Coldstream guards, has become a peeres as the result of the death of Lord St. Oswald, her husband's father.

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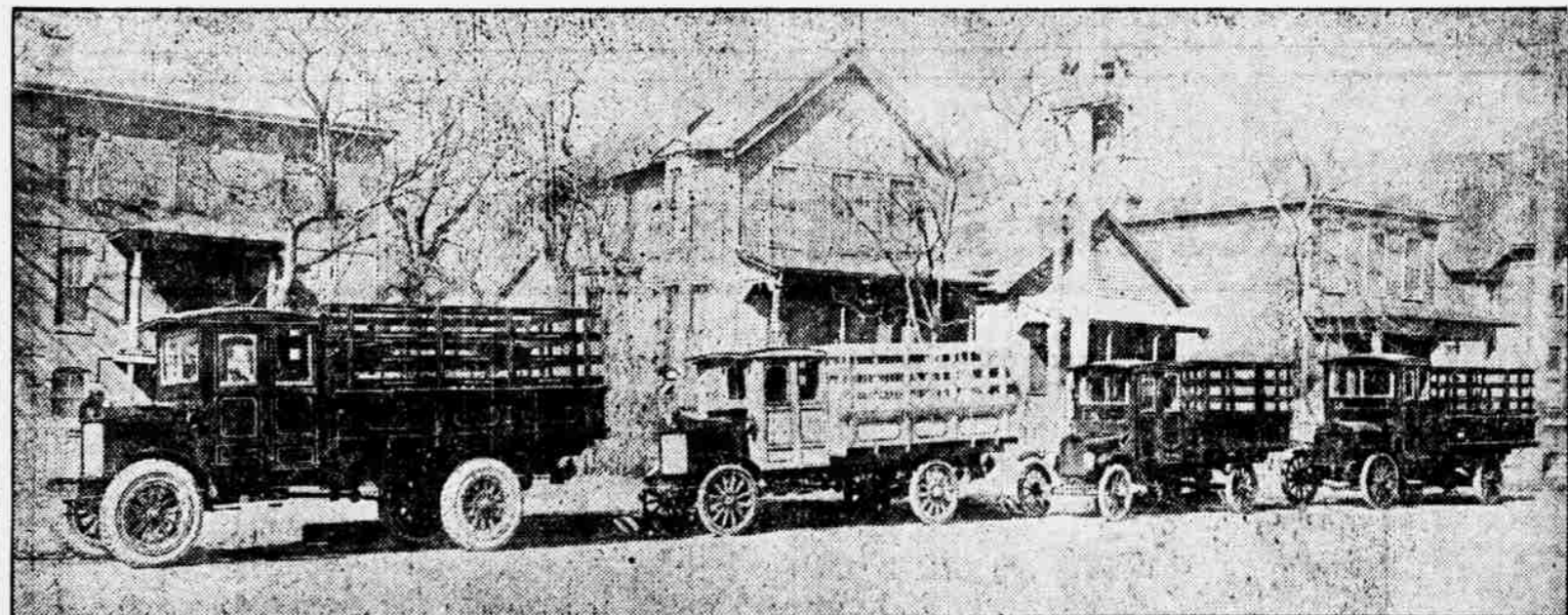
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