



1225-31
N Street



1325-31
N Street

"Lincoln's Most New and Up-to-date Cafe"

HOME MADE GOODS which stands up under the Pure Food Law, that means goods made from the most purest materials that can be bought, and experienced workmen. We also invite inspection and are pleased to show our customers through our bakery plant. Our customers get the goods for which they pay—and we see that they get value received. Bear in your mind that

The Folsom Brand

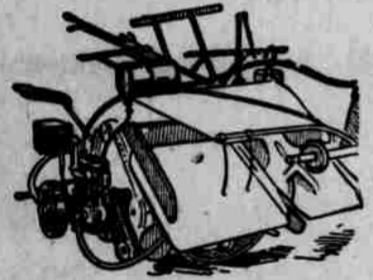
of baked goods and good things to eat means purity and quality.

A. T. SEELEY, President

Get a handy Power Worker

Farm Cushman Engines

Light in weight, strong in power. Get 36-page catalog on All-Purpose Engine that sells in carload lots from Canada to Texas. Ask about the new 6- to 20-H. P., two-cylinder, four cycle Specialty Engines for farm use. Cushman quality is higher than Cushman prices.



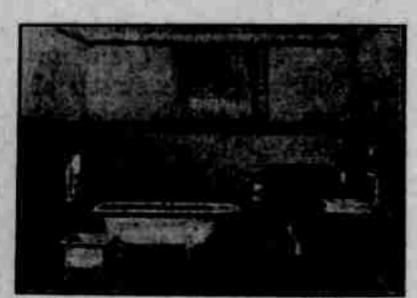
BINDER ENGINE 4-H P. 4 cycle. wt. 360 lbs. Works any place any speed. Power 1- to 5-horse in one engine.

Cushman Motor Works

2019 N STREET LINCOLN, NEB.

We Know How

Plumbing : Heating Lighting



Pound's Plumbing Co.

131-133 No. 14th Street Lincoln, Nebraska

W. A. HAMILTON

PAINTING, PAPER-HANGING AND DECORATING

Estimates Furnished.

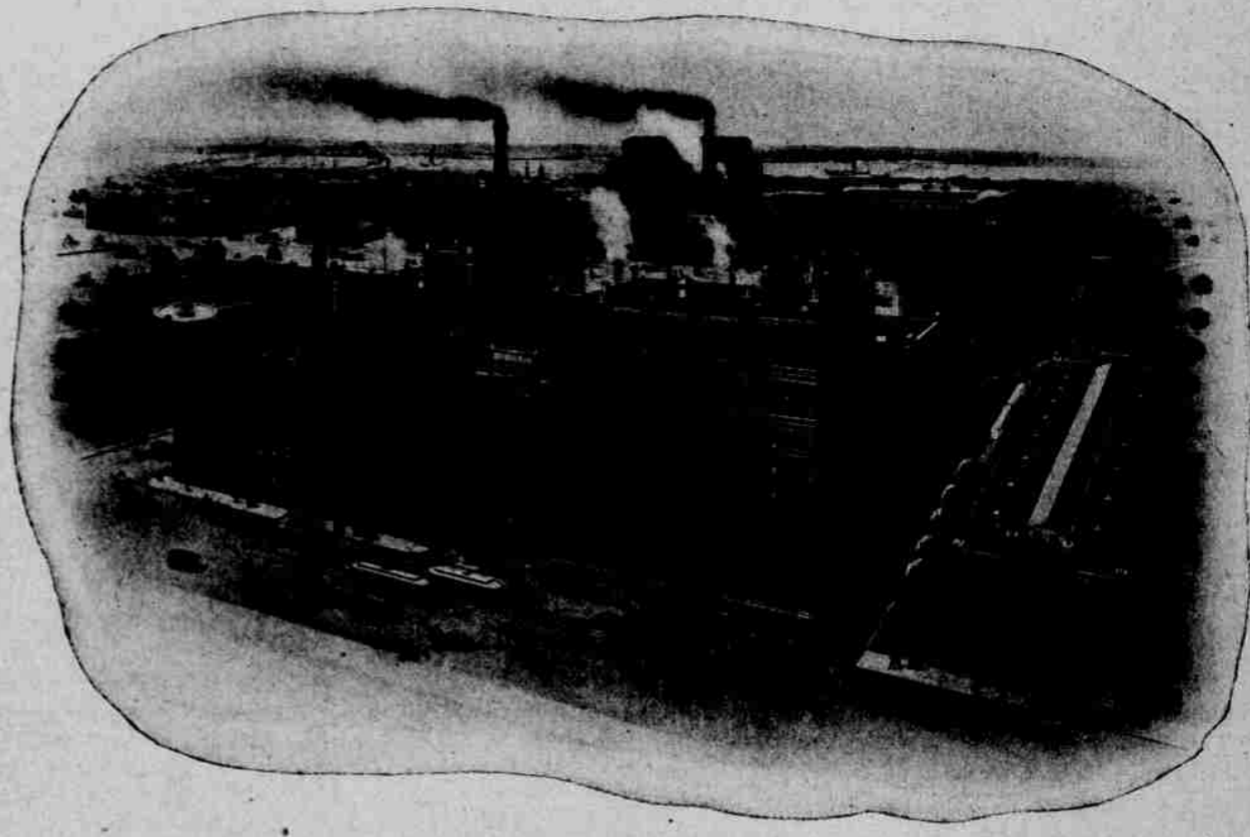
Auto Phones—Office B-2092—Residence L-2264.

BUILDING A SUCCESSFUL INDUSTRY

Building a big business in these days of strenuous competition means the business so built must be founded upon merit, as well as being conducted along sane business lines. Goods that stand the test of time—decade after decade—must have merit that appeals to the people, else the demand soon vanishes and the business ceases. The highway of time is strewn with the wrecks of business institutions that started out with promise, handled goods that were up to the mark—then began giving an inferior article because there was more profit in that kind. And then the inevitable end was in sight. A business that has grown, steadily and strongly for nearly a half century, and is still firmly established in the confidence of

The capacity of the plant is enormous, and the annual output now exceeds 150,000 barrels.

Storz "Triumph Beer" and "Old Saxon Brau" are known around the world. They may be found in the jungles of the Philippines, in the hinterland of Africa, in the mountains and on the plateaus of South America—everywhere that man has penetrated. And wherever they are found they emphasize the fact that the determination of this pioneer German-American brewer to provide the purest and best has been fulfilled. At the Trans-Mississippi exposition in 1898 the Storz product won laurels. This success was repeated at the Lewis and Clark exposition in 1905. The International Exhibition of Pure Foods and Beverages was held in the



The Storz Brewing Co. Plant, Omaha, Nebraska.

the people, has earned its reputation and deserves its success. Such is today the position of the Storz Brewing Company of Omaha. About a half century ago a young German-American citizen began the brewing of beer. He had little money, but he had patience, a willingness to work and a determination to give the people the best. He made up his mind at the beginning to this effect: "I will make the name of Storz a synonym of excellence in beer." The chances are that he had then never heard of Emerson, nor knew of that philosopher's theory that all that one needs is to make a better mousetrap than any other man to have the world beating a path to his door. But he had the Emerson theory in mind, just the same, and today the business he established on that basis is a vindication of it.

The Storz Brewing Company plant at Omaha is the largest west of the Missouri river, and one of the largest in the country. It is valued at upwards of \$1,200,000, employs upwards of 250 people the year around, and has a direct payroll approximating \$350,000 a year.

great Luna Park Pavilion, Paris, during March, 1912. It was under the auspices of the French government and the patronage of the president of the General Council, the Prefect of the Seine, the president of the Municipal Council of Paris, the president of the Universal Food Association of London, and the president of the Society of Gastronomes of Rome. The jury of awards was composed of the most expert culinary artists and chemists of Paris. The great gold medal was won by the Storz Brewing Co. of Omaha on its "Old Saxon Brau," and the grand prix and gold medal was won by the same company on its "Triumph Beer." And thus it was that across the seas, in the continent of its nativity and in the neighborhood of those who had been supposed to be the pastmasters of brewing, an American brewing company carried off the honors. And thus it was that a certain German-American citizen of Omaha, Nebraska, looking back over fifty years of successful business, could say to himself, as Emerson said to others, "The pathway has been beaten to my door by men who want the best."

NEEDED REFORM IN INSURANCE LEGISLATION

Not all those who advocate "reform" in insurance legislation are in dead earnest. That there is need of new and better insurance legislation in Nebraska all will admit who have given the matter more than cursory attention. But it must be borne in mind that every insurance bill introduced in the legislature is not really a "reform bill," and not every man who opposes their enactment into law is an "insurance lobbyist." Neither are all those who advocate these bills reformers in the real meaning of the term.

We have had little insurance legislation in this state during the last two decades, despite the fact that hundreds of insurance bills have been introduced. But a due regard for the truth compels the statement that a majority of the bills were not introduced with any intention of pushing them through. To be blunt and plain about it, many of them were introduced for the purpose of being killed in committee—for a consideration. This sort of thing was common in Nebraska at one time, not only as to insurance bills but bills having to do with other corporations. We need not go into details for the benefit of men who are familiar with legislatures of the past. Happily this sort of thing has grown infrequent, but it has not wholly disappeared.

There is one overwhelming reason why it has been difficult to build up strong insurance companies in Nebraska—the constant menace of incompetent state officials, continual nagging at the heels of men who have striven to build up strong local companies, and the failure of the people of Nebraska to rally to the support of their home institutions. No sooner has a local insurance company evidenced signs of prospering than immediately a lot of men begin advocating plans to hamper it; threats are made to enact legislation to "control" it, and the very men who should be first to assist in making the project a success are first to ignore it and send their premiums back east.

During the last twenty years not less than \$100,000,000 has been sent out of Nebraska to pay premiums on life and fire insurance policies. Less than 30 per cent of this amount has come back in payment of losses. Whatever portion of it has been returned for investment in Nebraska securities has taken additional toll of money in the shape of interest.

There is no reason on earth why Nebraska buyers of insurance should not buy it of Nebraska companies. There is no earthly reason why Nebraska insurance companies should not be strong enough and safe enough to satisfy the most exacting. There is no reason founded in common sense why Nebraskans should not build up in their own commonwealth strong and reliable insurance companies that will invest their surplus in Nebraska, thus keeping Nebraska money at home to develop Nebraska's wonderful resources.

Regulate them, to be sure; but so frame the laws that the building up of strong local insurance companies will be encouraged rather than discouraged. Foster the growth of that state pride that will impel Nebraskans to support their own local institutions rather than build up the big insurance companies of the east. Keep Nebraska

money at home as much as possible, thus adding to business growth and prosperity.

A few years ago Nebraska had a number of strong fire and life insurance companies, and they promised to develop into great business institutions. Where are they now? There is not an independent fire insurance company owned and managed wholly by Nebraska men. Two or three so-called Nebraska fire insurance companies are merely dummies for the big eastern insurance companies of Massachusetts, Connecticut and New York. By almost superhuman efforts—efforts that would have been rewarded by greater success in some other state—several Nebraska life insurance companies have won through. The managers of these successful life insurance companies have had to surmount great obstacles. They have had to protect themselves against "hold-up" legislation; they have had to protect themselves against the visionary schemes of men whose knowledge of life insurance was gained in one or two years' office work on a public salary, not in actual experience; they have had to battle against indifference and the age-old superstition that anything brought from abroad is better than the same article bought at home. These successful life insurance companies are investing millions in Nebraska. They are keeping Nebraska's dollars at home to work for the development of Nebraska. They deserve every encouragement instead of being constantly nagged at and threatened with adverse legislation by men who love to pose as "friends and defenders of the dear pee-pul."

Reform in our insurance laws, to be sure—but them be reforms such as will not only protect the policyholders but will encourage the insurance companies formed by Nebraska men. And let us of Nebraska from this time forward determine that we will buy our insurance of Nebraska insurance companies, boost for them, and by so doing boost for Nebraska.

SO THE WORKERS MAY KNOW.

The wage earners of Douglas county should remember their friends. During the legislature two years ago there were several bills introduced that labor was very much interested in. Despite the fact that these bills provided only what was just and right, there was a great deal of opposition to them. On the other hand, these bills had strong supporters. And the fact that labor secured the enactment of several of these bills is due in large measure to members of the Douglas county delegation in both house and senate. These gentlemen are candidates for re-election, and this newspaper would suggest to Douglas county wage earners that they ought to work for their success. Senators Reagan, Tanner and Horton, and Representatives Grossman, Bolln, Holmes and Moriarty, all helped. Especial credit is due Representative Grossman, who is now a candidate for the senate. The men who have helped you are the men you ought to help.