

HOW TO SAVE MONEY

B. H. ROBISON, PRESIDENT OF OMAHA'S STRONG, VIGOROUS, AGGRESSIVE AND SUCCESSFUL

BANKERS RESERVE LIFE

Offers a Homily Worth Reading Upon the Subject of Money Making.

"The American people are extravagant," said B. H. Robison, president of the Bankers Reserve Life association, as he turned toward a newspaper man who was seeking a story.

"They are unwilling to submit to the rigid economy which makes fortunes for their business associates born on the other side of the water or bred and trained by ancestors who learned to husband all their resources in the hard school of experience in foreign lands.

"Household expenditures, pleasure parties, junkets and culture in America mean large drafts upon the breadwinner's purse. The children of America require larger sums of money for their comfort and convenience than the elders of foreign families count necessary.

"In our land money comes easy and it goes easy. The average salaried man with a wife and children seldom lays by anything until past middle life. School, church, society and a bit of travel take up whatsoever sums are not consumed for food, clothing and other actual necessities.

"The young men acquire habits of luxury which absorb most of their earnings, and the average American wage-earner is usually dependent upon steady employment for the requirements of his person or his household.

Were it not for life insurance in one form or another the dependents of the ordinary citizen would be left with little or no resources when death calls the head of the household from the counting room to the grave.

"The fraternities protect hundreds of thousands of our people from want. The life insurance companies save the families of other hundreds of thousands from discomfort, if not distress.

"The life insurance companies are the safest, best and most profitable form of savings institutions in America. A twenty-payment policy in the Bankers Reserve Life is not only a protection for the beneficiaries, but a positive, unflinching bank account for the breadwinner himself. With its cash surrender values, its loan values and the other liberal options offered by this and kindred forms of life insurance policies every man earning money can make sure of saving something, while at the same time protecting his family.

"I would not have a policy in a fraternal order lapse," continued the president of the Bankers Reserve Life, "but I wish every man in business or at work for wages could be made to understand the importance of carrying a policy in a company like the Bankers Reserve Life."

"Our policies are as good as government bonds. They are available assets in the hands of the policyholders. Whether carried for the full term or used as collateral or cashed up before maturity, they are equivalent at all times to a bank account. In sickness, financial misfortune or death they are invaluable. I wish you would invite your readers to correspond with me upon this subject. The newspapers do not appreciate the importance to the community of life insurance."

The first parliament under the British rule in the Transvaal has not a single Boer in it. The Boers declined to take any part in the government, however insignificant. They said that the outlanders had so denounced the Boer government that the burghers thought that it was only right to let the outlanders try their hand and see what sort of government they would set up.

AT THE BREAKFAST TABLE

What the Dyspeptic Saw in His Morning Paper as He Grumbled Over His Health Food

Friday morning, May 22.—Developments continuing in postoffice scandals. Payne astonished at Machen's deficit.

Secretary Hitchcock returned to Washington after a junket in Oklahoma and Indian territories, delighted with what he saw.

Hilmi Pasha proposes wholesale deportation of Bulgarians from Macedonia to Anatolia. The "powers" will doubtless veto the plan.

Reported that General Estrada, leader of forces of President Zelaya in Nicaragua, was killed in battle with the insurgents near Rives on April 27.

Snow has been falling nearly a week in vicinity of Granger, Wyo. Loss of sheep will be heavy.

Revolt in Croatia, growing out of long standing hatred between Slavs and Magyars, intensified by extreme poverty prevailing and threatened famine.

Kischineff massacres of Jews done under religious insanity. Believed that similar outrages will be repeated in other Russian towns unless the czar adopts a more energetic policy.

Chicago Jews have arranged for 6,000 tickets to bring Kischineff Jews to America.

Approaching bi-centennial at St. Petersburg causes apprehension in Russian administrative circles. Serious outbreaks are feared. Revolutionist emissaries flooding workshops with "seditious" literature.

Lord Roseberry, in speech at Burnley, May 19, said that liberal party is indissolubly bound to free trade, denying that he supports Chamberlain's proposal to establish reciprocity between Great Britain and her colonies.

Grover Cleveland finished a week's good "fishing" at Middle Bass, O., Wednesday.

President Roosevelt visited Portland and Salem, Ore., Thursday, May 21.

The Pennsylvania railroad is chopping down hundreds of miles of Western Union Telegraph poles.

Again Secretary Hitchcock says the fences on Nebraska public lands "must come down."

The Abraham Lincoln elm tree at Springfield, Ill., was blown down by a heavy wind storm Thursday.

Thursday was a record-breaker for tornadoes and severe wind storms. York, Neb.; Sumter, Neb.; Lone Wolf I. T.; Hereford, Tex.; Assaria, Kas.; near Kinsley, Kas.; Lebanon, Ind., and Elwood, Ind., were places visited by storms.

Confederate reunion adjourned at New Orleans.

J. Pierpont Morgan will bring in \$2,000,000 of paintings and curios from his Park Lane house as "household effects," and thus escape \$300,000 tariff duties, which poor people can make up by a tariff on sugar, etc.

Presbyterian 115th general assembly met at Los Angeles; triennial general council of Reformed Episcopal church of America, at Chicago; 73rd session general assembly Cumberland Presbyterian church, at Nashville; and general synod of Reformed Presbyterians, at South Ryegate, Vt.

Growing out of W. R. Hearst's action against the coal trust, the interstate commerce commission has succeeded in getting Knox to go into U. S. circuit court for an order compelling Baer to produce contract between coal roads and mines as to limitation of output.

President Power of the Montana state board of sheep commissioners estimates that 900,000 sheep were lost in recent blizzard, making a grand total of 1,500,000 during the winter, valued at \$3,750,000.

The Eastern-Tube Co., Zanesville, O., has gone into receivership; liabilities \$800,000; assets, about \$200,000.

The North American Fisheries corporation has been forced into a receivership because of the Porter Bros. big failure.

Bishop Henry C. Potter, speaking on labor unions at the civic dinner, Orange, N. J., says the labor organizations are losing sympathy. Perhaps they never had his.

Freight handlers at St. Louis and East St. Louis—about 2,000 men—walked out Thursday.

A big labor bureau is being projected at Cincinnati, doubtless to furnish "strike-breakers" on short notice.

Saturday Morning, May 23.—Architect J. Knox Taylor's sketch plans for

\$15.00 To Billings.

\$20.00 Butte, Helena, Salt Lake and Ogden.

\$22.50 To Spokane.

\$25 Portland, Seattle, Tacoma, San Francisco and Los Angeles, via the Burlington daily until June 15th, 1903.



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May Tours to California

Colonist (second class) rates to California are in effect daily until June. Rate from Lincoln is \$25.00.



Choice of Routes—via El Paso and via Colorado. For information, call at nearest Rock Island Ticket Office, or write

F. H. BARNES, C. P. A.

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JOS. BEROLZHEIM, G. P. A., Chicago.

Lincoln, Neb., postoffice have been approved by Secretary Shaw.

U. S. consul at Mayence has been asked for copy of record in case of Dr. Schnape von Hohe, one of the largest winemakers in Niersten, Germany, who has been tried for adulterating wines. This record to be used as a basis for excluding German wines, and thus retaliate for the snub to American pork.

The Union Pacific boldly admits to interstate commerce commission that it pays Peavey & Co. 11-4 cents per 100 pounds for the privilege of hauling the "Pv" grain and permitting the company to build and own elevators on the U. P. right of way.

United States will secure only one port in China—Tatuang Kung at the mouth of Yalu river.

President Roosevelt visits Tacoma, Olympia, Chehalis and Kalama, Wash.

Postmaster General Payne gets in a pout when questioned about the post-office scandals.

The Cuban treaty, including the Platt amendment, was signed at Havana Friday.

Franklin county, Neb.; Clay county, Kas.; Mulvane, Kas.; Salina, Kas.; Niles, Kas.; Remington, Kas.; Pennington, Kas.; eVrillion, Kas., visited by tornadoes or hail storms.

Maxim Gorki, the Russian novelist, prints in the Frankfort Kleine Press a scathing denunciation of the "cowardly slaves" of the "cultivated classes" who led the mob of Jew slaughterers at Kischineff. He wrote it for a Russian newspaper, but the censor's blue pencil was too large.

Republican papers beginning to print "boiler-plate" articles from Washington. The "Iowa idealists" are to be sat upon, the latest one avers.

El Paso, Tex., dispatch says Mexico will soon have a "stable dollar fixed at a no-fluctuating value of 50 cents." What a grand thing Barnum missed by dying so soon!

The Croatian troubles continue. Emperor Francis Joseph has been asked to intervene and prevent further bloodshed.

Turkey has failed to pacify Albania.

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JNO. M. BEALL,
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ST. LOUIS, MO.

Paul Milukov, former professor of history at Moscow and Sofia, is coming to deliver 12 lectures at Rockefeller's college, Chicago.

Raphael and R. W. Pumpelly, representing the Carnegie institution; Prof. W. H. Davis and Ellsworth Huntington of Harvard, and Prof. Richard Norton, director American school, etc., at Baku, expect to explore the basin of the sea of Aral, Russian Turkestan, in the interest of science.

The Pennsylvania railroad issue of \$75,000,000 of aqua pura is to be underwritten by Kuhn, Loeb & Co. and Speyer & Co. of New York, who will take at \$60 a share all that the stockholders refuse at \$120.

Group No. 2 of the Nebraska bankers' state association met at Lincoln Friday.

Sunday Morning, May 24.—Senator