### AND ITS HISTORY.

Andrew Carnegie's Discussion of Silver and Gold.

THE TRUE BASIS OF ALL VALUE.

Concluding Paper on a Vital Subject by One of America's Most Sucful Financiers and Business Men.

### North American Review.

THURD PAPER. If the free coinage of silver becomes a law, our farmers will find themselves just in the position of the Indian farmer, and yet we are told that they are in favor of silver. If this be true, there can be only one reason for it-they do not understand their own interests. No class of our people is so deeply interested in the maintenance of the gold standard and the total sweeping away of silver purchases and debased coinage as the farmer, for many of his products are sold in countries that are upon a gold basis. If the American farmer agrees to take silver in lieu of gold, he will enable the Liverpool merchant to buy upon the lower sliver basis, at present seventy-eight cents for the dollar; while for all the articles coming from abroad that the farmer buys he will have to pay upon a gold basis. He will thus have to sell cheap and buy dear. This is just what is troubling and the South American republics. Prices for this senson's crops promise to be higher than for years. See that you get these upon the

Open our mints to the free coinage of silger, and thus offer every man in the world who has sliver to sell a one-dotlar coin stamped by the government, and taken by it for all dues, for which he gives only 37134 grains of silver, worth seventy-eight cents, grains of silver, worth seventy-eight cents, and every silver mine in the world will be worked day and vight and every pound of silver obtained hurried to our shores. The nations of Europe, with eleven hundred millions of depreciated silver on hand, will promptly unload it upon us; they will demand gold from us for all that we buy from them, and thus rob us of our gold while we take their silver. With 'free coinage' in take their silver. With "free coinage" in sight we shall fall from a gold to the silver basis before the bill is passed. The last words of the late lamented Secretary Windom will prove true:

"Probably before the swiftest ocean grey hound could land its silver cargo in New York, the last gold dollar within reach would be safely hidden in private boxes and in the vaults of safe-deposit companies to be brought out only by a high premium of ex-

It is a dangerous sea upon which we have embarked. You should ask yourselves why you should endanger the gold basis for sil-ver. Does anyone assert that silver would be better for you or for the country! Impossible. No one cares go so far as this. All that the wildest advocate of the change ven-tures to say is that he believes that silver could be made as good as gold. Everybody knows that nothing could be made better. Let us ask why any one but an owner of silver should wish silver to be an owner of silver should wish silver to be made artificially anything else than it is in-trinsically. What benefit to any one, except the owner of silver, that the metal silver should not remain where natural causes place it, like the metals copper and nickel? Why should it be credited with anything but its own merits! There was no prejudice in the mind of any one against it. It has had a the mind of any one against it. It has had a fair race with sold; the field is always open for it, or for any metal, to prove itself better suited for the basis of value. If sliver became more valuable in the market and steadler in value than gold, it would supplant gold. Why not give the position to the metal that wins in fair competition? Gold needs no bolstering by legislation; it speaks for itself. Every gold coin is worth just what it professes to be worth in any part of the world; no doubt about it; no possible loss; and what is equally important, possible loss; and what is equally important, raised and cannot be depressed. The speculator, having no chance to sample upon its ups and downs, does not favor it; but this is the very reason you should favor that which absolute security of value all the time. Your interests and the interests of the speculator are not the same. Upon your losses he makes his gains.

One reason urged why silver should be purchased and comed is that the country has not enough "money," and that free coinage of silver will give it more. But if we need more "money," the only metal which it is wise to buy is gold. Why issue your notes for silver, which is falling in value and involves unknown dangers, when for these same notes you can get the solid, pure article itself, real money, gold, which cannot possibly entail a lose upon the country? But is it true that the country has not enough "money" that is, you remember, the coined article used for exchanging other articles. If so, it is a new discovery. We have not suffered for want of coined money in times past, and yet there is for each man, woman and child \$5 more "money" in circulation than there ever was. We have more circulating medium-that is, "money"-per head than any country in Europe, with one exception, France, where the people do not use cheeks and drafts as much as other similar countries—a fact which makes nocessary many times more coined money than we require. Still, there is little objection to having just as much coined money as is desired, provided it is not debased, but honest money; and the only way to be sure of that is to buy gold and coin it into "money"—not silver, the future value of which is so doubt ful, and the purchases of which have so far of more money why gold is not the best metal for the government to buy and coin into money for the people, and see what ne has to say. Gold is as much an American product as silver; our mines furnish more than two millions of dollars of it every month. He could have no objection except that this would not toud to keep up the price of his own product, silver. He could not deny that it would give safer money for the

There is another plea urged on behalf of sliver. Many public men tell us that silver coinage "is in the air," that people want it because they think that it will make money "cheap," and that, gilver being less valuable than gold, the debts of people could be more easily paid. But let me call your attention to one point just here. The savings and the property of the people could only be thus reduced in value if the gold standard fell. As long as all government notes were kept equal to gold, as at present, no matter what amount of silver the government bought or coined, not the slightest change is possible.
Only after the financial crisis had come, and
the gold standard had gone down in the
wreck, and every dollar of gold was withdrawn and held for high premiums, could any change occur to favor one class or an-other: If any man is vaguely imagining that other: If any man is vaguely imagining that he is to save or make in some way by the government becoming involved in trouble with its debased silver coin and silver pur-chases, let him remember that, in order that this vain expectation can be realized, there must first come to his government a loss of ability to make good his determination to keep its silver dollar equal to gold, when gold would at once vanish and command a would at once vanish and command a premium. A wise secretary of the treasury has truly foretold the result: "This sudden retirement of \$600,000,000 of

gold, with the accompanying panic would cause contraction and commercial disaster un-paralleled in human experience, and our

paralleled in human experience, and our country would at once step down to the sil-ver basis, when there would no longer be any inducement for coinage, and silver dollars would sink to their builion value."

The man who tries to bring about this dis-aster in the hope to profit by it is twin brother to him who would wreck the ex-press train for the chance of sharing its con-tents, or would drive the ship of state on the tents, or would drive the ship of state on the rocks for a chance of securing a part of the wrecked cargo. He is a wrecker and a specu-lator. His interests are opposed to the in-terests of the tolling masses.

Again, we are constantly teld that the masses of the people favor "free silver coinage," or at least uphold the present silver laws, because they have received the impreslaws, because they have received the impression, somehow or other, that the more aliver there is coined the more money will come to them. Let us look into that. When the government buys silver builton, it gives its own notes or silver dollars for it. Who gets these? The owners of the silver builton. How can these be taken from their pockets and put into the pockets of the

people! From what we know of the silverpeople! From what we know of the silvermen, we cannot expect them to present many
of their dollars to anybody: it will only be
when they buy the labor or the products of
the people that they will give these dollars
at the value of a hundred cents which have
cost them only seventy-eight. Will they
give more of these seventy-eight-cent dollars
than they would have to give of one-hundredcent dollars for the seventy-eight or products. cent dollars for the same labors or products! No, not until or unless the effort of the gov-ernment to give an artificial value to silver

ernment to give an artificial value to silver broke down, and our money lost value, when a dollar might not be worth half a dollar in purchasing power calculared upon gold value, they would always give less value than before. How, then, can the working people or the farmers be benefited! It is the owners of the silver, who will give the government seventy-eight cents' worth of bullion and get for it a dollar, who will make the profit. Surely this is clear. Up to this time the dollar which the farmer or workingman receives is still worth a dollar because the government has been able, by trying hard, to ornment has been able, by trying hard, to keep it worth this; but, when "free coinage of silver" comes, the silver dollar must fall to its real value 78 cents and the farmer and workingman will be defrauded, so that the interests of the farmer, mechanic, laborer and all who receive wages, are that the "money" they get should be of the highest "money" they get should be of the highest value, and not cheap—gold, and not silver.

Up to this time we have held fast to gold as the standard. Everything in the United States is based upon gold today, all silver notes or coins being kept equal to gold. Has that been a wise or an unwise policy? Would it not be best to let the gold standard go, to which the advanced nations cling, and especially Britain, and adopt the silver standard of our South American neighbors? Upon the solid rock of gold as neighbors! Upon the solid rock of gold as our basis article we have built up the wealthiest country in the world, and the wealthiest country in the world, and the greatest agricultural, manufacturing, and mining and commercial country ever known. We have prospered beyond any nation the sun ever shone upon. In no country are wages of labor so high or the masses of the people so well off. Shall we discard the gold basis, or even endanger it! This is the question before the people of the United States

The New York Evening Post is a free trade organ, but it has recently said that it would rather be the party to pass ton Mc-Kinley buls than one silver bill such as was urred; and I, a republican and a believer in the wisdom of protection, tell you that I would rather give up the McKinley bill and pass the Mils bill, if for the exchange I could have the present silver bill repealed and silver treated like other metals. In the next presidential campaign, if I have to vote for a man in favor of silver and protection, or for a man in favor of the gold standard and free trade, I shall vote and work for the latter, because my judgment tells me that even the tariff is not half so important for the good of the country as the maintenance of the highest standard for the money of the

Would it not be well for you to listen to men who have your confidence, and who have been compelled by their official positions to investigate and study this silver question well! President Harrison is well question well? President Harrison is well known as a most conscientious man. He is not rich; he is poor. If he has anything at heart, it is the good of the plain working people of this country. He has had to study this subject, and he tells you that he finds that the first thing a debased silver dellar will do is to go forth and cheat some poor man who has to take it for his products or man who has to take it for his products or labor. Ex-President Cleveland, like President Harrison, is a poor man; his sympathies are with the plain working people—the masses. He had to study the question that he might act upon it; and although many of his party have been led away into the crusade for silver—temporarity, it is to be hoped sade for silver—temporarily, it is to be hoped (for to its credit, let me say, the democratic party has hitherto been the stanch friend of the best money for the people)—Mr. Cleveland felt that he must tell the truth and denounce the free silver coinage idea, because he found that it must injure the workers of the nation. His recent letter gives another proof that he is a natural leader of men—a brave man and not a leader of men-a brave man and not a cownrd. His personal prospects he weighs not against the true welfare of the toilers who once made him president. In addition to these, no abler, purer, or grander democrat ever managed the finances of this nation than Mr. Manning; no abler, purer, or grander republican ever did so than Mr. Windom. These men were friends of the masses, if ever the masses had friends. Both had to investigate the silver question that they might learn what was best and act so as to promote the permanent welfare of the people. Both became deeply concerned about the impending danger of "debased money," the impending danger of "debased money," and used all their powers to stop representatives in congress from forcing the government to imperil the interests of the workingman, who must have the pest money for his labor or products, or be the prey of speculators. These great men, two of them exalted to the highest political office upon the earth by your suffrages, had and have at earth by your suffrages, had and have at heart only the good of the many as against the possible enrichment of the few. Political opponents as they were or are, that they should agree upon this ques-tion must surely give every farmer, me-chanic and workingman in the United States grave reason for believing that they, and not the advocates of silver, are his wisest

I close with one word of advice to the people. Unless the government ceases to burden itself month by month with more silver, or if the free coinage of silver be seriously entertained, avoid sliver; when you lay by anything, let it be in gold; when you deposit in the savings bank let it be a gold deposit—ask the bank to give you a gold receipt therefor. There is no use in the poor taking any risk. If you do not thus act promptly, you will find no gold left for you. The speculators and those closely identified with business will have it all. It is a fact full of warn ng that no bonds could be sold to advantage today which were not made specially payable in gold. There is danger ahead. Whatever happens you can sleep soundly upon gold. Silver will bring bad dreams to wise men. Our government can do much; it is very strong; but there are two things which it cannot do: it cannot by itself, against cannot do: it cannot—by itself, against the world—permanently give to sitver a higher value than it possesses throughout the world as metal, though this is what it is trying to do: and it cannot lessen the value of gold. Some day, perhaps, you may have reason to thank me for the advice. I have given you attend to for the advice I have given you, although I

Do not think, however, that I despair of the republic-never; even if dragged into the difficulties inseparable from silver, and matters become as bad with us as they are today in the Argentine Republic, where one gold dollar is worth two and a half currency dollars, there is no occasion to fear the final result. The good sense of the people will restore the gold basis after a tirze, and the republic will march on to the front rank among nations; but the silver experiment will cost much; and it is better that the direct loss should fall as much as possible upon the few of the moneyed class than upon the masses of the people. At best the latter must suffer most, for moneyed men know better than others can how to protect themselves. All this loss, I am sure, the people would prevent if they could only be made to understand the question; for their interests, far more than those of the rich, lie with honest money, and their wishes have only to honest money, and their wishes have only to be expressed to their representatives to pre-

vent the threatened crisis. Silver, owing to changes of value, has be-come the tool of the speculator. Steady, pure, unchangeable gold has ever been, and never was so much as now, the best instru-ment for the protection of the masses of the

I have written in vain if this paper does not do something to explain why this is so, and to impel the people to let their represen-tatives in congress clearly understand that, come what may, the stamp of the republic must be made true, the money of the Amer-ican people kept the highest and surest in value of all money in the world, above all doubt or suspicion, its standard in the future as in the past, not fluctuating silver, but un

changing gold. ANDREW CARNEGIE. Have You Got a Horse? Every man who owns a horse should know that Haller's Barbed Wire thument is the only remedy that will give prompt relief to

all sprains, cuts, bruises and galis, and is warranted to effect a complete cure. An Honest Confession. Epoch: Etnel-Why don't you go and talk to the other girls! You know I don't care whether you go or not."

Jack—Yes, I know. But I am not interesting, you know. In fact, I'm a perfect bore, and I'd rather bother you than them."

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Melancholy Experience of One Seeking a House in Chicago.

MANY MEANINGLESS ADVERTISEMENTS.

Cottages of the Queen Anne Period, the Abominations of Flats and the Sovereignty of the Janitor.

CHICAGO, June 25 .- [Special Correspondence of THE BEE. |-There must be 200,000 ouses in Chicago, and if one looks over the Sunday papers he is Habie to conclude that mest of them are for rent. Page after page of advertisements so eloquent that the black ink in which they are printed seems inappropriate; column after column of promises of home so almost tender that the home so almost tender that the ler wonders why such people as Beilamy will persist in the assertion that civilized society is hard to get along with! All the houses easy of access—all the rooms bright, light, convenient, with all the comforts, in all the flats arranged especially to suit the sybaritic tastes of the people who are looking for a piace to establish their household gods. "Now, what I want in Chicago," said I to myself, "is a cottage." It is a pretty word—cottage. "Nice, roomy cottage in a quiet neighborhood. Nine rooms, Running water. Newly painted. Will leas on long time to desirable tenant." That i the way the advertisement spoke to me as I sat in the dingy little office of the hotel, the elasticity of whose rules regarding the payment of board in advance be parties without baggage has rendered peculiarly available to those connected wit newspapers—and therefore disconnected with newspapers—and therefore disconnected from any hope of financial reward. Nice, roomy cottage! There was rest in the purase, I throw back my head and saw in the clouds of shoke which hung under the

ceiling, a low, rambling Queen Aune struc-ture, with a spacious lawn. The day was not and one of those squirring arrangements, which seem to turn water into fireworks, was hissing near the pansy bed and filling a radius of twenty feet with rainbows. Under the trees which clustered the thickest at the side of the cottage; the children were playing quiety, and under a side porch where the stude was deepest and the breeze the most caressing, lolling in a hammock and alternately reading Kiley's country poems, was a man whom it would be unsatisfactory to describe. Inside the house a wife in muslin was sitting at a piano humming rustic airs and a domestic in clean linen was sorting strawberries into cool and fragile china for the evening meal. Vines twisted in and out the trelli es which hid the doorways, and, from the dark and shadowy recesses vivid roses thrust themselves to drink the sunshine. In the back yard hydrangens and and hollycocks were plentiful, and in a bed just far enough removed for harmony luxurious lilies bent and burned.

The next day I paused before a building bearing a number which tallied with that given my cottage in the advertisement. This structure was not Queen Anne. If its like flourished under any queen, it must have been under some ancient and mistaken regions. The Cannibal Islands, It had been under some ancient and mistaken reg-nant of the Cannibal islands. It had been freship painted—a bright yellow, into which Chicago smoke and dust had set-tled in leprous patches. There was no lawn. The house rose flat and insulting from the street, and the cast-iron bell handle on the outside of the door was askew from the re-peated contests with unware nedestings. peated contests with unwary pedestrians The windows had no blinds nor shades and it the two or three visible rooms one could see piles of dirt, waste paper, cobwebs and the finger marks of an unwashed tenastry. The chimney was lop-sided and on the walls out side were numerous ricald sentences written in blue chalk by vicious children. The adver tisement said "in a quiet neighborhood."

Perhaps the neighborhood is quiet enough after I o'clock at night, when the cable cars, which for eighteen hours crash past the cottage, have been withdrawn, and the wagons and carriages which clash all day upon the stone myement, have not been their despression. stone pavement, have not begun their desper-ale procession. But, if one has any use for trailing vines and honevsuckles and tangle skeins of water and velvet lawns and flowers and children and women, and decent food and sleep and life, he'd better flee the urban cot sleep and life, he'd better live this urban col-tage, return to the dingy little hotel office, peer up into the drifting smoke and dream. "What you want," said a friend the day after my cottage expedition, "is a flat." "What I am," I said, "is one—but go on."

"You have a small family and you can pe five or six rooms—cosy rooms, in a quie eighborhood-and enjoy life

On the way to a flat which was described in the Sunday newspaper with a rhetoric like the percration of one of Bob Ingersoll's who asked me what I was about. I told him

who asked me what I was about. I told him and he said:
"You want to be mighty careful about renting a flat. We've just moved out of one. Couldn't stand it. You see, you have to have a top flat or a bottom one. If you are on top, you get all the smell; if you are underneath you have all the noise. Then unless you can pay an amount of rent in a year that would build a house, you can't get a flat that's big enough to hold your beds. We paid \$40 a month and our kitchen couldn't accommodate a coal stove. Had to use gosoline the year round. And above all things, avoid those flats where a janitor is advertised. If you don't understand you think that the promise of janitor service is something pleasant, and you have visions of a willing slave who combines the dignity of a butler with the delicate and grateful services of a valet. But let me and grateful services of a valet. But let me tell you before you make any mistakes, that the janitor of a flat is a king who exacts a royal income as the price of his consent to govern. You know perhaps what it would be to board at a hotel without feeing a waiter? What a cold and cruel inxury traveling in a Pullman car would be without a financial arrangement with the porter! The janitor is a thousend times worse than the watter or the porter or any of the other robbers who are licensed by custom to prey upon humanity. He divides your money with the grocer, the butcher, the coal dealer, the gasman, the baker and the iceman, and he expects presents on all the helidays and on his birthday and his wife's pirthday and his children's birthdays, on St birthday and his children's birthdays, on St. Patrick's day if he is Irish and on Emancipation day if he is colored. There is always some fool in a flat building who pays the janitor a bigger tariff than anybody else and he gets all the favors. The rest of you get a little perfunctory help from the jaunter once in a while and he treats you like a pickpocket and chastises your children as often as he days. Where do you thick of ften as he dares. Where do you think of

"In the moon," I replied, turning back with "Don't let me discourage you, but really there isn't room enough in the average flat

for a breath of air, and there is more typhoid fever, pneumonia, measies and choicra hang-ing round than you could find in fifty spitals."
"O, thank you," I said; "you don't dis"O, thank you," I said; "you don't disurage me. It is better to meet life face to
urage me. It is better to meet life face to face. But is there any place in Chicago that you could recommend—any boarding house in quiet neighborhood where a small and un presuming family could secure their daily bread and a place to lay their heads of

nights!"
"Let's see," said he. "I haven't been
thinking much about that sort of thing myself, because my wife is going east to spend the summer with her mother and I've rooms it the club. But, by the way, you have

"Yes, one, and although I am its father, How old is it?" "Oh, its only a little thing, just at the

ge when children—"
"It's too bad. It's very unfortunate." 'I don't understand.

"I don't understand."
"Why, you see, there is no bearding house worthy of the name of home where they take children. If there were just yourself and wife, or even if you had a dog or two or a menkey, I could send you to a number of places, but as it is..."

Be it ever so humble I seem to be able to find no place like home. find no place like home. FRED NYE.

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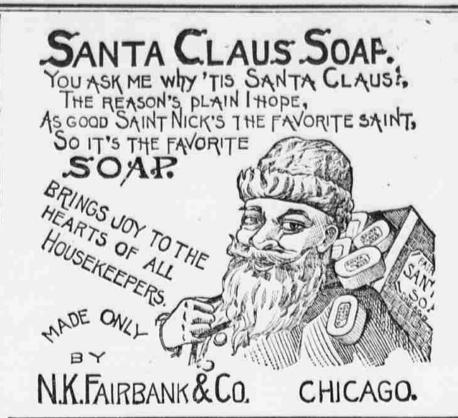
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