SPECIAL NOTICES.

Advertisements for these columns will be taken until 12:30 p. m. for the evening and until 8 p. m. for the morning and Sunday editions.

Advertisers, by requesting a numbered check, can have answers addressed to a numbered letter in care of The Rec. Answers so addressed will be delivered upon presentation of the check only.

Rates, 1 1-2c a word first insertion le a word thereafter. Nothing taken for less than 25c for the first insertion. These advertisements must be run consecutively.

WANTED-SITUATION.

POSITION AS DOOKKEEPER, 8 YEARS EX-perience; married; good references. P 42, 150

WANTED_MALE HELP.

\$75 TO \$150 A MONTH AND EXPENSES PAID splenger for cigars; experience unnecessary; each customer. Bishop & Kline, St. Louis, B-M395 J2*

WANTED, YOUNG MEN TO LEARN HARBER trade; only eight weeks required; situations unranteed; more practice in two months than in a shop in two years; catalogues free. St. Louis Barber College, Sis N. 9th St., St. Louis, Mo.

WANTED-AN IDEA, WHO CAN THINK OF some simple thing to patent? Protect Ideas: they may bring you wealth. Write Wedderburn & Co., Dept. V., Patent Att. Washington, D. C., for their \$1.500 prize and list of two hundred inventions want B-M116

WANTED-REGISTERED DRUG CLERK; single young man of good habits. P 45, Bee. B-433-22*

WANTED, SALESMEN; CIGARS AND CANDY salary and expenses; extra inducements to salary and expenses; extra inducements to dealers; experience unnecessary. Valley Mfg Co., St. Louis. B-M43 21*

HELP WANTED-FEMALE.

WANTED, EXPERIENCED GIRL TO DO second work. Good references required. Call at fourth house east of 24th St., one block north of St. Mary's Ave. Mrs. Francis C. Grable. C-338

WANTED, GIRL FOR GENERAL HOUSE-work; none but experienced help need apply. Hayden Bros. Shoe Dega. C-214 A COMPETENT GIRL FOR GENERAL HOUSE-work; must be good cook, No washing, 2514 Harney St. C-245

WANTED, LADY BOOKKEEPER: ONE EXperienced in keeping a full set of commercial
books; must write a good, rapid band and becorrect in figures; state age and references.
Address P 49, Bec. C-M404 21* WANTED-IMMEDIATELY, GIRL FOR GEN eral housework in small family, 1517 Burdette C-M428 22*

WANTED, EXPERIENCED HOUSEKEEPER: must be good cook. No. 3, Worthington Place. C-M419 21* LADY AGENTS WANTED, 419 SHEELEY block, Saturday, from 9 a. m. to 5 p. m.

WANTED, AN INTELLIGENT WOMAN TO represent wholesale house in city; must have no home cares. P 46, Dec. C-M446 23 WANTED, GIRL FOR GENERAL HOUSE work, Call at 2107 Douglas. C-M447 22

FOR RENT_HOUSES.

HOUSES IN ALL PARTS OF THE CITY, THE O. F. Davis Company, 1595 Farnam. D-749 HOUSES, BENAWA & CO., 108 N. 15TH ST MODERN HOUSES, C. A. STARR, 925 N.Y.LIFE

HOUSES, WALLACE, BROWN BLK, 16 & Doug D-745 HOUSES FOR RENT-LARGE LIST, FROM \$5.00 up. McCague Investment Co., 1506 Dodge, D-744

CHOICE HOUSES AND COTTAGES FOR RENT all over the city, \$5 to \$50. Fidelity, 1702 Farnam, D-746 8 ROOMS; MODERN. 825 SOUTH 20TH ST. D-M652-25* FOR RENT-ONE OF THE MOST DESIRABLE

FOR RENT-HOUSE OF 10 ROOMS; MODERN conveniences; very handy to business, Inquir at 299 S. 16th st. D. T. Maunt. D-747 OR RENT-FLATS IN THE P. E. ILER block, cor, 16th and Jackson sta; they contain seven reems, with all conveniences, including steel range in kitchen; we furnish water, take

inrge grou

care of garbage, and keep hans the Harney rate, \$25.00 per month. Call at 1112 Harney D-Mbs

VERY NICE 6-ROOM TWO-STORY COTTAGE. Hath, gas, furnhee, etc. No. 721 So. 37th st. D-532-J3*

FOR RENT, 5-ROOM COTTAGE, AMES, NEAR 27th, Call at 901 Douglas. FOR RENT, EIGHT-ROOM HOUSE, ALL modern conveniences; south front and convenient to business. Inquire at 20% Half Howard.

FOR RENT, 3-STORY BRICK DWELLING, thirteen rooms, het water, heating plant and all conveniences, including range for littchen; rent 139 a monht; location, 2498 Class St.

Also, 8-room dwelling with all modern conveniences; rent 325 per month; location 2715 Half Howard street, Apply to W. B. Meikle, 504 First National Bank building. D-211

FOR RENT, TWO 10 ROOM HOUSES 2011 AND 2013 Harney. Will have steam heat in fall; both houses can be put into one. See Geo. J. Fox, 1216 Harney. D-209-J10* FOR BENT, 9-ROOM, DETACHED, MODERN house, \$25. Enquire 2621 Capitol Avenue, B. H. D-263

FOR HENT, FINE RESIDENCE, L. grounds with trees and barn, R. C. Pa LARGE 6-ROOM HOUSE, 8-ROOM HOUSE, \$15, month, Enquire 2616 Capitol ave. 12-204-22*

FOR RENT-MODERN FLAT. LANGE BLOCK 696 So. 15th st. D-297-J17 FOR RENT, FURNISHED HOUSE, MODERN, 8 rooms; on Capitol Hill. Inquire 203 Range Block. Desire 12

MODERN HOUSE NEAR HANGOM PARK, Hicks, Agent. D-Mail 22* POR HENT-MODERN EIGHT-ROOM HOUSE, finely located, \$20.00 per mount to a desirable party. Inquire of E. E. Zimmerman at county clerk's office or at 2217 Burs st. D-M429 FOR RENT, THE MOST COMPLETE, COM-tentable and cost buse in Omaha, to good tental at moderate rent; eight rooms Kuhn & Co., lith and Douglas, D-M418

6-ROOM COTTAGE, 1515 North 17th St., good repair. Inquire 1530 Sherman avenue. D-432 TWO FINE HOUSES, ONE 8, ONE 9 ROOMS, 117 and 125 89, 58th st.; all madern conveniences; best residence part of the city. Inquire 521 N. Y. Life; telephone, 1508. D-M441 27* FOR RENT, THE MAN MEYER RESIDENCE, furnished or unfurnished, Imquire 24th and Harney, or at Moritz Meyer's Cigar Store, 14th and Farnam.

FURNISHED ROOMS FOR LIGHT HOUSE keeping. 1919 Dodge. E-M284 2 FURNISHED ROOMS FOR HOUSEKEEPING for man & wife. Best taken in board, 219 No. 11. FURNISHED ROOMS FOR ONE OR TWO GENTLEMEN. 624 So. 26th ave. E-M203-22*

THREE NICE FURNISHED ROOMS, LIGHT housekeeping, 1111 So. 11th. E-399 34* FURNISHED ROOMS, WITH BAY WINDOW; single or ensuits; good view. 614 Se. Ifth ave. E-Mass 21*

NICELY FURNISHED ROOMS FOR HOUSE keeping. Inquire 1924 Douglac. E-M410 21. FURNISHED ROOM, \$6.00 MONTH. 1916 PAR PURNISHED ROOMS HOUSENEEPING; COOL, large lawn. Edit St. Mary's, E-M427 22* NICELY FURNISHED ROOMS, \$5.00 AND \$8.00 month, 1516 Howard.

FURNISHED ROOMS AND BOARD.

GOOD BOARD AND ROOM FOR \$2.50 AND \$4. 603 North 18th street. F-413 22* NICELY PURNISHED SOUTHEAST FRONT foom; modern conveniences; private family \$33 S. 29th street. F-Maily 24*

FOR RENT_STORES AND OFFICES.

tures, water on all floors, gus etc. Apply of the office of The Bee. BUSINESS HOUSE FOR RENT, NEW THREEatory and basement brick building, 65112
southwest corner Howard and Friesti atreet;
suitable for fobbing or manufacturing purposes;
suitable for fobbing or manufacturing purposes;

1. 165

T-M62 21*

FOR RENT_STORES AND OFFICES.

(Continued.) FIRST CLASS BRICK STORE BUILDING, but Farnam, three stories and besement; will after to suit tenant; low real, 514 lst Nat'l Erk bldg. 1-759

STORE, SITUATED IN HEART OF COMMIS-sion district. 4H So. 11th, corner Howard, good basement & let floor, 314 1st Nat'l Bank bidg. 1-Month

AGENTS WANTED.

AGENTS WANTED FOR THE LIFE OF the arch flond, which quick seller; but murders; price, Ele; quick seller; but flarctay Co., Unclanati, O. J-M445 21*

WANTED TO REXT. iF YOU WANT GOOD TENANTS FOR YOUR houses list them with Fidelity, 13:2 Parmam St. K-751

VANTED, TWO ROOMS AND BOARD, FOR A family of three; within walking distance of city hall, state price per month. Address P 41, lice office.

K—Min 22*

STORAGE.

STORAGE, PRANK EWERS, 1214 HARNEY OM, VAN & STORAGE, HIS FAR'M, TEL. 1538 M-M999-J2

WANTED TO BUY.

WANTED, GOOD SECOND-HAND HORSI power for 6 or 8 horses, Address P 26, Bee N-M290 22

FOR SALE_HORSES AND WAGONS.

NEW OR GOOD SECOND HAND CARRIAGES and buggles cheap, 1411 Dodge, P-947 FOR SALE, SMALL, IMPORTED SHETLAND poncy, phaeton, cart and harness. Inquire P. Aurons, Riction Store. P-M958 FOR SALE, A FINE SADDLE HOUSE, SINglefooter; a fine carriage team; a six scated carriage (Brewster); Snyder buggy, etc. Max Meyer, 24th and Harney, or Moritz Meyer's Cigar Store, 14th and Farnam sts. T-M448 23

FOR SALE-MISCELLANEOUS.

BEST HARDWOOD HOG AND CHICKEN fence; also "all wire." C. R. Lee, 901 Douglas ADVERTISING FANS, BURKLEY PTG, CO \$125 WILL BUY A "ANTISELL" NEW YORK cabinet grand upright piano in splendi tion. Omaha Mertgage Loan Co., 206 S. street. PARPETS MATTING DRAPERIES, ETC. EASY payments; lowest prices; drop postal and will call with samples. E. Hirsh, Office Dravel Hotel. Q-874-J6 FOR SALE, LARGE QUANTITY OF FINE, hard, old bricks; apply to the Associated Char-liles, 87 Howard St., tel. 1846. Q-M989-21* BOILER, ENGINE, AND WOOD WORKING machinery for sale, C. F. Shaw, 518 S. 16 St. Omaha. Q-267-29 FOR SALE-THOROUGHBRED ST. BERNARI BARGAIN IF TAKEN AT ONCE-A FINE

"Household" sewing machine; also one "Ga land" and one "Monitor" range; good as ne Address P 44, Bee office. Q-434-CLAIRVOYANTS.

MRS, DR. H. WARREN, CLAIRVOYANT, RE-liable business medium; 8th year at 119 N. 16th.

MASSAGE, BATHS, ETC.

MME, SMITH, 1522 DOUGLAS STREET, 2NI MME, SMITH, 1522 DOUGLAS of alcohol and floor, room 11, massage, steam, alcohol and sulphurine baths.

T—M365 23*

MME. AMES FORMERLY OF ST. LOUIS, MASsage and baths, 507 S. 13th St., 2d floor, room 19, T—986-J1* MRS. DR. LEON, ELECTRIC MASSAGE PARlors; refreshing and curative; don't fail to call 417 S. 11th st., upstairs. T-M439 24*

PERSONAL.

BATHS, MASSAGE, MME. POST, 3191/6 S. 15TH. manently, by electricity, superfluous hair, mores warts, etc. Room 416 N. Y. Life Bidg. U-758

RUPTURE CURED; NO PAIN; NO DETEN-tion from business; we refer to hundreds of patients cured, O. E. Miller Co., 307 M. Y. Life building, Omaha Neb. U-759. VIAVI-A HOME TREATMENT FOR UTERINE troubles. Physician in attendance. Consulta-tion or health book free. 346 Bee 131dg. U-760

LESSONS FREE-DRESSMAKING IN ALL ITS branches by quickest, easiest, best system; nefuting; dresses drafted in 5 minutes; darties and seamless waists; French bins; want teach ers to introduce system; send for circulars Mrs. George Sieller, principal, Boston Dres Mrs. George Sheart Cutting Academy, 203 Karbach blk.; open even U-597-J17 Ingas, LECTURE ON PHRENOLOGY PRIDAY EVEN.
ing; examinations and chart writing Friday

ANTHONY LOAN & TRUST CO., 315 N. Y. L. Quick money at low rates for choice farm loans in lows, northern Missouri, eastern Nebraska. W-761 MONEY TO LOAN ON IMPROVED OMAHA real estate. Brennan, Love Co., Paxton Illk. W-765 LOANS ON IMPHOVED & UNIMPROVED CITY property. W. Farnam Smith & Co., 1329 Farnam. W-764 GEO P. BEMIS, LOANS, PANTON BLOCK W-765

MONEY TO LOAN ON IMPROVED OMAHA property at 5, 5½, 6 and 6½ per cent. Pussy & Thomas, room 207. First National Bank Bids, W-766 MONEY TO LOAN AT LOW RATES, THE O, F. Davis Co., 1505 Farnam St. W-768

MONEY TO LOAN, 20, 60, 90 DAYS: FURNI-ture, planes, etc. Duff Green, room 8 Barker bile. X-770 MONEY TO LOAN ON FURNITURE, PIANOS, horses, wagons, etc., at lowest rate in city; no removal of goods; strictly confidential; you can pay the loan off at any time or in any amount. OMAHA MORTGAGE LOAN CO

BUSINESS CHANCES.

FOR SALE, A CLEAN STOCK OF HARD-ware, stoves and tinware; about \$5.000 cheap for cash. Address O 22. Dec. Y-548-M23 CRIPPLE CREEK GOLD STOCKS SAFE AND sure; \$5 and unwards invested often brings fabulous and quick returns by placing your orders with the Van Buren investment Co., (Incorporated), bankers and brokers, 218 16th St. Denver, Colo.

FOR SALE, ABOUT 2.00 Lets, MINION TYPE, 700 lbs. agate, 600 lbs. brevier type, 500 pair two third causes, 40 double from stands for two third causes. This material was used on The Omaha Hee and is in fairly gold condition. Will be sold cheap in bulk or in quantities to suit purchaser. Amply in person or by mail to The Bac Publishing Co., Omaha, Neb., Y-713

FOR SALE OR TRADE. STATE OF NE-braska; bone fide patent. Address A., 128 Baughn St., Council Bluffs. Y-M964-F7 St. City.

200.00 BUYS INTEREST IN ESTABLISHED cash Susiners. Address P 47, Rec. Y-M438 27*

FOR SALE, COAL YARD, AT LESS THAN half price, 1213 Farmain. Y-Mill 23 A SMALL, CLEAN STOCK OF GROCURIES and fixtures, chesp; mont be sold at once. Cal at 415 North 18th st. Y-M450 T.* EXPERT ACCOUNTANTS.

C. F. Harrison, 912 N. Y. Life, Telephone 314, RE 431-20* GEO. P. BEMIS, HOUSES, LOTS, IRRIGATED farm lands, loans, 305 and 306 Paxton block.

RE-774

ED, FARM IN IOWA.

1, farm in Nebraska.

1, farm for goods.

1, \$10,000 house for California land.

1, \$10,000 house for chesper house.

1, business property for cash.

1, business property for cash and house.

1, io to 20 acres for cash.

1, 40 acres for cash.

1, 40 acres for cash.

1, to loan out \$1,000 on farm.

1, to loan out \$1,000 on farm.

1, to loan out \$1,000 on farm.

1, to borrow \$3,500 on farm.

1, to borrow \$3,500 on farm.

1, to borrow \$2,500 on farm.

1, to borrow \$2,500 on farm.

1, to loan out \$1,000 on farm.

1, to loan out \$1,000 on farm.

1, to loan out \$1,000 on farm.

1, to loan out \$20,000.

1, \$3,000 house for farm.

1, to loan out \$20,000.

1, \$3,000 place for cash.

1, \$3,000 place for farm.

1, \$3,000 place for farm.

1, \$3,000 place for farm.

1, \$4,000 place for farm.

1, \$5,000 place for farm.

FOR SALE_REAL ESTATE.

REATEST BARGAIN IN HANSOOM PLACE

ore property on West Dodge and West Leaven-bes area.

orth Arrests.

**s airres near South Omaha, \$30.00 per acre.

**so and full lot, \$400.00.

**Troom house and tot, \$550.00.

**Troom house, \$431 Burt street, \$1,20.00.

**Troom house, corner lot, Hanse m Place, \$30.00.

102-room house, corner tot, transcommendation of fine houses, very chesp, in Hauscom Place West Omothis and Konnize Place Place ANTED, DESIRABLE RESIDENCE LOTS, houses and lofs, and sirte property, listed with us, that can be sold cheap for cash.

POTTER & GEORGE COMPANY,
Cor. 18th and Extram size,
RE-M24-21

H.M.O. WILL BUY 4 LOTS COR. 25 & BUR-dette, that cost owner in 1889, 34 co. East front corner 11st & Franklin, 1700. John W. Robbins, 211 N. Y. Lare Bldg. RE-297-

POR SALE, IN ACRES CHOICE ROTTOM

land, in the south part of Rock county. In quire Sear's Real Estate agency, 15th and Dodgo, RE-370 28*

HIGH 58-PT, BLDG, LOT FOR 868; WILL build cottage on it to suit customer, with \$300, rasy terms on balance, F. D. Wend, 18th & Douglas St.

WANTED, FARM IN IOWA.

IF YOU HAVE A BARGAIN FOR SALE, SEE us. We have the buyers. M. J. Kennard & Son, 310 Brown block. RE-230 ABSTRACTS. THE BYRON REED COMPANY BEAUTIFUL COTTAGE HOME, NEW AND modern, well located in walking distance of business, at almost your own price. Will con-sider clear lot as part payment. M. J. Ken-nard & Son, 319 Brown block. RE-239

MUSIC, ART AND LANGUAGE.

ADOLPH MEYER. THE OLD RELIABLE music dealer, 205 South 15th street, will not be undersold by any one. Get his prices and be convinced before spending your money. Mr. Meyer is the only dealer in this section of the country who is receiving Steinway, Knabe or Vose planes from the manufacturers. While fake advertisements may mislead the nawary anyone interested in the the control of the manufacturers. While fake advertisements may mislead the unwary, anyone interested in the purchase of either of the above makes or planes can have confirmation of the above statement by dropping a card to either of these manufacturers. A word to the wisbuyers should be sufficient.

MY PINAO SOUNDS THIN. PERHAPS YOU had a thin tuner, try Mr. Leonhardt, office Mrs. Benson's store; reasonable prices. 990-J7 FINE CAMP PIANO, \$65; MASON & HAMLIN organ, fully guaranteed, \$16.40. Third floor McCague building. 253 23*

MISS COWAN, VOCAL INSTRUCTION.
South 31st street; pupil of Frida de Gel
Ashforth, New York.
350 2 370 23° GEORGE F. GELLENBECK, BANJO AND gultar teacher. 1815 Chicago St. 199

BICYCLES.

THE RIDING SEASON HAS COMMENCED and our prices make it possible to buy a wheel at unusually low figures; terms to suit purchasers; Union National and Napoleon are acknowledged leaders; we have some \$190.00 wheels, barrel hubs, large tubing, fine finish at \$50.00; second-hand wheels of all makes at all prices. A. L. Deane & Co., 1115 Farnam. M—528-M22

WE WILL CLEAN, ADJUST, REPAIR PUNCT-ures and keep your bleycle in good repair for \$1.40 per month. Ak-Sar-Ben Cycle C., 219 So. 15th St.

ATTENTION WHEELMEN, AETNA LIFE INS. Co's., 'new Cycle Combination Policy' for general accidents, WITH DOUBLE INDEMINTY IF INJURED WHILE RIDING A BICYCLE. John Dale, Genl. Agent, 298 N. Y. Life, Omaha, 286-J14

MEDICAL.

MAKES A SPECIALTY OF FEMALE AND chronic diseases; private hosipital; gives vapor baths; cures cancers and tumors without a knife. Dr. P. Lieber, 1912 Leavenworth St. bet. 19 and 20th Sts. Omaha, Neb. Tel. 976. 555-M24*

THE PEOPLE'S DISPENSARY, 152; DOUGLAS street, treats diseases of women exclusively; 25 years practice; ladies with delayed courses consult at once; delay dangerous; confinement, \$19.99 and up. 106-J-8*

IF THE LADY WHO WAS SEEN TO PICK UP a fur boa at the corner of 15th and Farnam Tuesday evening about 6 o'clock and then went

MORAND GIVES PRIVATE LESSONS DAY OR evening, ballroom or stage. 1510 Harney. 298-J17

STEAMSHIPS.

BUILDING AND LOAN ASSOCIATIONS.

SHARES IN MUTUAL I. & B. ASS'N P. 6, 7, 8 per cent when 1, 2, 3 years old; alwa redeemable. 1594 ParnamSt. Nattinger Sec.

HOW TO GET A HOME OR SECURE GOOD interest on savings. Apply to Omaha L & B. Assen, 1704 Farnam. G. M. Nattinger Sec. SHORTHAND AND TYPEWRITING.

A. C. VAN SANT'S SCHOOL, 513 N. Y. LIFE

PAWNBROKERS. H. MAROWITZ LOANS MONEY. 418 N. 16 ST.

DRESSMAKING.

engagement to be dressmaking in families solicited. Mass Sturdy, 42et Sundefte. M-785-M27

LIFE POLICIES HOUGHT.

LIFE INSURANCE POLICIES PURCHASED-loans on same. Address P. O. box, 227 Omaha. 225.—J3*

SEWING MACHINE AGENTS.

the White Sewing Machine Co., in Omaha, we will carry complete lines of sewing machine and supplies and solicit your patronage; all accounts due them are payable to P. E. Flodman & Co., 1514 Capitol Ave. 161-23 HORSES PASTURED.

HORSES PASTURED FOR SUMMER; FOI particulars address M. J. Welch, Gretna. Net 887-J7

PURNITURE PACKED. COUCHES MADE TO order, mattresses made and renovated chairs caned; cheap this mouth. M. S. Walklin. 2111 Cambing. Tel. 1851.

G. R. RATHBUN, AUDITOR PUBLIC AND private accounts; books opened and closed or examined; all business strictly confidential; best of references; telephone 600, 200 Fuxton black, Genetic. 27: 25. Good beating, bathing and fishing.

Eight-room modern house, east from M Kennard & Sen, 30 Brown block. RE-230 vacent residence lots for sale, north of Hanson park, at from \$20,00 to \$1,20,00 per lot, Justine-half their former selling price; also a few lots in the western part of the city, within two blocks of Farmam street our line, at \$70.00 cach. These are fine lots, in good location, and must be said moon, as the owner wants cash, lot 1, block 2 Hansoom Place, fine east front, on 28th street, \$1,50.00.
201 in Potter's addition, West Omaha, \$850.00.
South frost full lot on Ames avenue, near car barn, \$20.00. OR SALE, WE HAVE A NUMBER OF GOOD Insurance Company Make a Slight Concession on Rates in Omaha. 10.0%

AMOUNTS TO ONLY FIVE PER CENT

Promise Fifteen Per Cent More When the Valued Policy Law is Renealed Intend to Keep Up the Fight.

There was a large attendance at last night's meeting of the Retail Dealers' association. The meeting was full of interest and business. A letter was read from Vice President C. G. Warner of the Missouri Pacific in reply to a letter asking the support his road for a new union depot in this city. He said that the Missourl Pacific would ultimately enter such a depot. He thought the matter should be constantly agitated in order to bring the other roads into line, although he thought the present era of depression would delay construction of such a building. A letter was read from President S. H. H. Clark of the Union Pacific in which he assured the association that the new union depot matter was receiving the most careful consideration of the receivers of the matter by the United States court had been delayed.

It was reported that a large number of the local stores had agreed to close their doors at noon on Omaha day during the June races.

Chairman Beatty then presented the following report on insurance, which was received, and a vote of thanks to the committee for its indefatigable abors to secure the desired reduction in local rates was adopted. In presenting the report Chairman Beatty stated that he thought the reduction shown in the report would in a few days be extended to all mercantile interests in the city. The complete report is as follows:

REPORT OP COMMITTEE ON INSURAMP. President and Gontlemen of the Omaha Retallers' Association: Your committee in the sources and the committee for the head to deal, our thanks the subject with which we had to deal. Our thanks are especially due to Inspected and the valuable service rendered in the subject with which the committee much larget the subject with which the cammittee much largetty who furnished the subject with which the subject with which to be deal to subject with which the cammittee muc He said that the Missouri Pacific

Mr. President and Gentlemen of the Omaha Retailers' Association: Your committee on insurance desires at this time to report further progress upon the question of insurance rates in the city of Omaha, and we are glad to be able at this time to report some substantial results as a reward for the labor performed.

The report prepared and agreed upon by the joint subcommittee representing this committee and also the committee on behalf of the underwriters of the city was forwarded to Inspector Hartman on April 30, and by him forwarded to commission No. 4 at Chicago on May 8 and came up before that body for consideration at a special meeting of the commission held on Friday, May 12, and was at that time made the special subject for consideration at a special meeting of the commission held on Friday, May 15, and Inspector Hartman was called to Chicago to attend that meeting and consult with the members of commission No. 4 regarding the points in our report, and the request for the reduction of rates made therein.

As a result of this consideration of our report, your committee received the follow.

As a result of this consideration of our report your committee received the following official communication from Inspector Hartman;
OMAHA, Neb., May 13, 1896—H. O. Beatty, Chairman of the Cammittee on Insurance of the Retailers' Association, Omaha, Neb.; Dear Sir—In accordance with my promise to you in my former letter acknowledging the receipt of your petition promising you that I would assist all I could in bringing about the desired result. I beg leave to report at this time that I was called into Chicago to meet with commission No. 4 to talk over the Omaha situation.

I am happy to be able to report to you that the commission has authorized me to make a 5 per cent refluction in the territory of Omaha where the water mains have been increased and the improvements made named in your petition. It embraces the territory from Cass to Leavenworth streets, from Ninth to Twehtleth and 132 feet in the blocks fronting thereon.

Commission No. 4 fully appreciated the situation of Omaha and it has considered your communication with a great deal of care; it has noted the promises that you have made and expressed the opinion that you were honest in your efforts and thought you could bring about what you have promised in your communication to it.

Notwithstanding the fact that the insurreport your committee received the follow-ing official communication from Inspector

ised in your communication to it.

Notwithstanding the fact that the insurand \$400,000 more than they have taken out, they have decided to give you a 5 per cent reduction at this time and I am authorized o make a further reduction of 15 per cent just as soon as the valued policy law is re-pealed, and I believe if the promises that pealed, and 1 believe if the promises that you made in your communication are car-ried out and the valued policy law repealed that a 29 per cent additional reduction can be obtained instead of 15 per cent. Very truly yours,

C. HARTMAN.

NOT WHOLLY IN VAIN. From the above communication you will observe that our labors have not been wholly in vain, that our efforts have been recog-nized to quite an extent by the insurance

in vain, that our efforts have been recognized to quite an extent by the insurance companies and a partial victory secured by the investigation made.

Your committee regrets that commission No. 4 did not see fit to grant our full request and make the reduction of 10 per cent as asked for. After a full and fair investigation into all phases of the subject we feel that our request was not unreasonable, that insurance interests were fairly treated therein, and that the business men and property owners of the city were justify entitled to the reduction asked for. From our point of view we cannot but think that insurance companies stand in their own light, as a business proposition, when they deny us the full reduction asked for.

We further feel that the fixing of a limitation in the application of the reduction granted is not just, especially in view of

DON'T NEGLECT

A COMMON CASE OF PILES.

It May Lend to Serious Results. When people generally understand that all such fatal diseases as fistula, ulcer of the rectum, fissure, etc., almost invariably begin in a simple case of Pfles, they will learn the wisdom of taking prompt treatment for the first appearance of troubles in this quarter. The Pyramid Pile Cure will certainly cure every form of piles, itching, bleeding, pro-truding or blind piles, and hundreds of lives have been saved by using this cheap but at such a time a single package will affect a cure, while in the old chronic, deep seated cases, several packages are sometimes neces-

sary before a lasting cure is affected Physicians are using the Pyramid Pile Cure in preference to surgical operations and with uniform success. The remedy is pro-pared by the Pyramid Drug Co. of Albion, Mich., and for sale by druggists everywhere at 50 cents and \$1 per package.

Searles & Searles SPECIALISTS IN Nervous, Chronic Private Diseases.

All Private Diseases and Disorders of Men Treatment by mail consultation free:

Cured for life and the poison thoroughly cleaned from the system. PILES, FISTULA an RECTAL ULCERS, HYDROCELES AND VARICOCELE permanently and successfully cured. Method new and unfalling.

Dr. Searles & Searles, 119 & 14th St.

BARKER MOTEL.
THIRTEENTH AND JONES STREETS,
140 rooms, taths, steam heat and all moders
conveniences. Rates, 31.50 and 82.90 per day.
Table unexcelled. Special low rates to regular
boarders. FRANK HILDITCH, Mgr.

SANTUIT HOTEL. COTUIT, CAPE COD, MASS. JAMES WEBB, Prop.

the small concession made. The committee feels that the reduction should have extended to "all mercantile, manufacturing and jobbing risks in the city, including buildings and contents" as asked for in our request. While it is true that the district named embraces the very large per cent of the insurable values included in the class of risks panned, it is also true that every risk of the character named is entitled to whatever benefit there is to be derived from such reduction.

However, at a meeting of the committee held yesterday afternoon the whole situation was carefully reviewed, and it was deemed novisable to accept in good faith the reduction granted, as we considered that a half loaf was far better than no bread at all. And, that while thanking commission No. 4 for the consideration given our request and the reduction conceded by it, endeavor to show it by further reasons why we consider that we are entitled to the full reduction asked for, and why, as a fair business proposition, it should have been granted. While your committee does not deem it advisable at this time to detail its contemplated procedure, yet we desire to state that we have hopes of yet being able to secure in the near future the full concession of our request.

SOMEWHAT DISAPPOINTED. We desire to acknowledge the valuable assistance rendered the committee in it labors by the several underwriters of the city, who furnished the committee much in

made and certain conditions made more acceptable to the insurance interests.

In addition to the benefits above enumer ated, a very important result of the com mittee's labor has been the light throw

mittee's laber has been the light thrown upon insurance questions and methods by the agitation, whereby the assured have acquired a better understanding of this important topic, know better what their rights are in the matter of insurance and have a clearer ties of how to obtain them. The educational results of this agitation alone will prove of great practical value to the assured in the way of future adjustment of rates and differences in matters relating to insurance. o insurance.

By reason of this agitation we believe that By reason of this agitation we believe that the business men and property owners of Omaha have a better idea and a greater appreciation of the value of improvements made upon risks or in conditions that affect rates, and as a result we believe that every one will endeavor to place and keep their property in a better insurable condition. The committee further believes that Inspector Hartman will be found ready at all times to give the assured proper credit in the way of reduction in rates for any betterment of conditions and improvement in risks made that will decrease the hazard of fire damage.

STUDY THE CONDITIONS.

STUDY THE CONDITIONS. Upon the promise of the greater reduction in the event of the repeal of the valued policy law, the committee at this time can only renew the suggestion in its previous report, that every business man should care-fully examine into the operation and effect of this law and endeavor to reach an intel-

of this law and endeavor to reach an intelligent conclusion as to whether or not he is benefited thereby sufficient to compensate him for the additional 29 per cent premium that is imposed upon him by insurance companies by reason of the law.

The securing of a 29 per cent additional reduction in rates would mean to every policy holder a rate 10 per cent lower than the rates in force prior to October 17, 1893. In other words, the man whose rate was \$1 per \$100 prior to that 29 per cent advance would then have a rate of 39 cents per \$100, a reduction of 25 per cent in existing rates. Property owners and business men should consider this matter carefully as a purely business proposition. We regret the fact that rates in Omaha and in Nebraska generally are made that much higher by reason of that law, not that the law in its operation makes insurance that much more expensive to the companies but that the comthe end that the members of this associa-tion may have a clearer understanding of the law and know its benefits and disad-vantages, and be better prepared to decide whether the interests of the assured as a whole will be best subserved by its repeal or retention.

or retention.

Ninety days ago, in entering upon the discharge of its duties your committee was confronted with an outlook that was anything but encouraging. We found that older and more influential organizations had been quietly investigating the same subject for some time and had arrived at the conclusion that the securing of lower insurance rates for Omaha was a hopeless task. We were told by parties interested in former efforts of this character that nothing could be done, that we had no grounds for complaint and no basis for a request of a reduction insurance men all assured the committee that its task was a hopeless one in the face of the fact that companies had lost heavily that its task was a hopeless one in the face of the fact that companies had lost heavily upon Omaha business during the past five years; they assured us that rates in Omaha were already as low as those in other cities similarly situated, while they asserted that in the matter of fire department and water service Omaha, as a city, was saily deficient as compared with other cities of her class.

We were also confronted with the that certain reductions had been made that certain reductions had been inside in high story rates upon promises made and unfainfilled by the city council and for these reasons companies were in no mood to entertain any request for a general reduction of rates in Omaha. These and many other conditions were some of the d's curazing features with which the committee had to contend from the very commencement of its labors. In view of the many discouraging circumstances surraunding the committee in its labors, we consider even the meager reduction of 5 per cent a signal victory for the association, obtained as it has been inside of ninety days, and at an expense to the association of only \$1.75.

To accomplish these results has required pense to the association of chis en-To accomplish these results has a great amount of labor upon the the committee and no little sac-time and personal interests by the it-time and personal interests by the itmembers of the committee, all of which we trust will be duly appreciated by the association and manifested by a hearty co-cperation in alding in carrying out the recommendations wade.

clation and man.
cperation in aiding in carry
recommendations made,
W. C. BEATTY,
W. C. BELLARD,
JOHN W. HUSSIE,
THOMAS SULPATRICK,
T. J. BEARD The executive committee reported in favor of the establishment of a committee on legislation to advise what action should be taken regarding the valued policy law, he're collection laws and the city charter. The ammittee also suggested that a list of oil sons

who purchase retail articles in other cities

STAND UP FOR OMAHA. William F. Gerley was then introduced and spoke briefly on "The Advantages of Organization to Business Men." He congratulated the retail dealers who had survived the depression that had existed throughout the west for the last five years. He said that the recent rains had made Nebraska soil so moist that water lilies could now be grown all over the state, and he predicted a most prosperous fall. He said there had been too many traitors to Omaha in the pass, and de-clared that a man who said that Omaha was dead was as much of a traitor to his city as was Benedlet Arnold to his country. He also denounced the people who feel compelled to go to other cities to purchase goods they could find here. He said there were good times coming, and that hope, directed by intelligence, courage and energy, would accomplish wonders. He declared that the

Transmississippi exposition would be a suc-cess, and would pour into the coffers of Omaha's merchants between \$25,000 to \$30,000. At the conclusion of his address Mr. Gurley was presented with a "Stand Up for H. H. Hardy then introduced the follow-

> The Child Loves It. The Dyspeptic Demands It. DO YOU EAT IT?

QUAKER OATS

ing resolution, which was passed unani-

mously:

In recognition of the effective service rendered the business interests of Omaha by Hon. Edward Rosewater in behalf of the Transmississippi exposition during his recent trip to Washington, D. C., be it.

Resolved, That this association extend to him a vote of thanks for his unselfish efforts in behalf of the exposition.

Richard O'Neill of Lincoln, pres dent of the Nebraska Jewelers' association, was then introduced. He spoke briefly upon the vari-ous conditions of retail trade throughout the state and made a vigorous attack on the retail department stores.

The report on better collection laws was also allowed to go over until the next meeting and the association then adjourned.

RANQUET FOLLOWS BUSINESS State Association of Retail Jewelers.

Meets at the Commercial Club. The Retail Jewelers' association of Nebranka met yesterday afternoon in the rooms of the Commercial club. The attendance was not as large as it has been some years, but was fully as large as had been expected, when the condition of business during the past two years is taken into consideration. There were about thirty members present from outside the city. Last evening, after the completion of the business session, they were

The with other business men, could not congratu-late themselves on the business results of the past year, but there was a brighter day dawning. The efforts of the association to shut out the fake jewelry dealer and to pre-

vent wholesalors selling direct to the public The report of the treasurer showed a bal-

nce on hand of \$82.67.
The three delegates to the national asso The three delegates to the national association reported having had an enjoyable time, and also that the session of the national association had been productive of the national association had been productive of association had been productive of the national associatio tional association had been productive of have wisely framed canons," he continued, much good to the trade in correcting evils that had sprung up and in bringing about a better understanding between wholesalers and retailers. A committee was ordered appointed by the

ncoming president to draft a new constitution for the Nebraska association which shall conform to the new constitution of the na-tional association, the same to be in force as soon as prepared and remain in effect until it can be acted upon by the next annual meeting. Ruling of Wymore read an interest-

ELECTION OF OFFICERS. The following officers were elected for the unanimous: President, Pritz Hoefer, Au-rora; vice president, Walter C. Kerns, Pawnee City; secretary, F. A. Hannie, York, re-elected; treasurer, John Baumer, Omaha, re-elected; board of directors, J. A. Ruling, Wymore; O. Z. Zinn, Hastings; William Conrad, Tecumseh; delegates to national association, George Arkwright, Beatrice; F. A. Hannis, York; alternates, John Baumer, Omaha; Francis Lemon, Ashland. A resolution of thanks to the press of the

city and to the Jewelere Weekly of New York for courtesles extended was passed and also one of regret at the death of the late national president, Arthur S. Goodwin,
A motion was made that the next annual
meeting be held at Lincoln on a date to be meeting be held at Lincoln on a date to be fixed by the president and secretary. This was amended by substituting Omaha for templated and he regretted that such a measure had to be even considered.

Lincoln on the ground the meeting A large amount of routine business was the considered of the afternoon session. On mohere as all the wholesalers in the state were located in Omaha.

The evening session was devoted to a lec-

the members of the association. At the con-clusion the members attended the meeting of the Omaha Retallers' association in a body, where the officers delivered remarks At the conclusion of these proceedings an adjournment was taken to the dining hall, where an elaborate banquet was served, the hosts being the wholesale jewclers of the city. The feast wound up with a variety of

city. The feast wound up with a variety of have been a deficit had not Bishop Worth-toasts, the toastmaster being Richard O'Neil ington raised the money on his personal note. of Lincoln.

LOCAL BREVITIES. Oscar Lund has been arrested on a charge of assaulting "Shorty" Henzel, a newsboy who plys his business around the Paxtor

reception to Mr. Francis Walker this after-noon from 5 to 7 o'clock, at her residence. 120 South Twenty-fifth street, to which the nusical members of the Woman's club ar invited. Henry and William Voss and Thomas

O'Nell, three men who engaged in a fight near Twenty-fourth and Leavenworth streets

last Saturday night, in which William Voes was stabbed by O'Nell, have been arrested. charged with disturbing the peace by fight-Frank Murphy, who was tried in the district court on the charge of burglary in entering the house at Seventeenth and Burt streets and stealing a lot of carpenter's tools, was found guilty of burglary by the jury, but the jury found that he was gull'y

of breaking and entering in the daytime.

Mike Fisher, who formerly resided at 500 South Tenth street, and who took a large dose of morphine Tuesday night, died at 10 o'clock last night at the Presbyterian hospital. His two daughters, who reside in Chicago, have been notified of his death. Fisher was 55 city. He was in destitute circumstances. Some sulphur on the third story of the Pacific Storage and Warehouse building, at Ninth and Jones street, became ignited in

some manner last evening. The blaze was

lating the large extension truck in the alley

in the rear of the building, Joe Sullivan of hook and ladder company No. 1 was accidently hurt by a slide of the ladder.

PERSONAL PARAGRAPHS. John J. Comstock, Janesville, Wis., Is a A. M. Jackson of Sloux City paid Omaha visit yesterday.

H. G. Markel of Nebraska City is regis-

R. Brown and wife are New York ar-

ered at the Barker.

rivals at the Barker. H. H. Hake and wife of Kearney were in the city yesterday. A. G. Sprague of Atchison was one of yesterday's Omsha arrivals.

Seth Drake left for Chicago yesterday

to be absent neveral weeks.

Henry Torpin of Glenreck, Wyo. among the visit is to the city yesterday. J. M. Pitt, advance agent of "A Pair of Kids" company, is stopping at the Barker. Ex-Assistant Atternay General Summers of Lincoln was an Omaha visitor yester-

Harry Seilers, advance agent of "Sam'l I Posen" company, is registered at the Barker. J. C. Price of the Cudahy company, South Omaha, left for Chicago and eastern points last evenion. George P. Marvin, one of the apostles of

democracy from Gage county, was in the city yesterday. Mrs. Edward Rosewaser and Mrs. N. P. Pell left yesterday for a few weeks' visit. In Cleveland, O.

W. S. Strawn left for Des Moines last right to attend a session of the lowa su-pretue court. He will be gone two or three Nebraskans at the hotels: J. F. West Point; D. J. Sinclair, C. L. Taimadge and William G. Ciark, Lincoln; F. D. Miller,

North Platte; L. S. Strain, Wincer; W. E. Wallace, Wayne; S. C. Dilley, Red Cloud.

and J. A. Peterson, Greeley Center

URGED TO BE MORE LIBERAL

Contributions Have Not Been Up to the Needs of the Diocese.

BISHOP WORTHINGTON BEFORE DIDCESE

Of the Opinion that Young Children Should Not Become Candidates for Confirmation Rou-

tine of the Day.

The meeting of the council of the diocese of Nebraska of the Protestant Episcopal church opened yesterday morning in Trinity cathedral, there being a large attendance present. After the regular morning service Bishop Worthington read his annual report. He commented favorably on the growth of the church throughout the

In speaking of certain differences regarding church matters that appeared in the recent general convention at Minneapolis, the entertained at a banquet by the wholesale lewelers of the city.

President Richard O'Nelli of Lincoln was church, the sacrament, the inspiration, are in the chair, and catted the mesting to order.
Mayor Broatch was introduced, and in a brief speech welcomed the members of the pression of individual opinions. It is not association to the city. President O'Nell rossponded in behalf of the association, stating the standard of the church for which regard the members, in common with other people in Nebraska, were proud of Omaha, and were highly pleased with their reception here. must be had. As the fundamental law of a annual address of the president fol-He said the jewelers, in common subjects for the expression of individual

opinion." The bishop said that missionary work was the proper gauge of all religious life, and in exhorting his hearers to greater activity along missionary lines, he said that it was had been measurably successful.

The secretary's report showed that in spite of the hard times the association had held up its membership.

along missionary times, he said that it was well for them to compare their lives with that of Henry Martin and others who had devoted their lives to such work. He said that he realized that the people of this diocese had passed through an era of depression. He thought, however, after making due allowance for that fact that the contributions

church moneys?" SHOULD BE MORE LIBERAL. He declared that church people did not He declared that church people did not sufficiently value the contributions of the poor. Their small contributions should be esteemed more highly, for their sacrifices were in many instances greater than those made by people who contributed greater aums. He said that it was cause for regret that the parochial schools and the Clerkson Memorial beautiful had not received the ing paper on the best methods of securing and holding trade. He held it to be the first essential that all goods should be just urged his bearers to be more liberal, both recognition they so well deserved. He urged his hearers to be more liberal, both what the dealer represented them to be, and what the dealer represented them to be, and sold at a fair profit without any attempt to meet unfair or cutthroat competition.

FIRETION OF COMMUNICATION. ton Military academy at Lincoln. "It seems strange that when we consider the great ensuing year, the election in each case being amount of good being done by these institulions that we find that there is no regular annual subscription taken for their support. I trust these institutions may in the future receive greater attention and that the day is not far distant when we shall see a hospital building, in exterior, what the in-terior management of our present hospital

is, a fitting memorial to the first bishop of Nebraska." Bishop Worthington announced that the board of managers of the general missionary society of the church felt itself badly handi-capped because of the lack of funds. He said the expectations of the year in regard to funds for both demestic and foreign missionary work had not been realized.

transacted at the afternoon session. On mo-tion the delegates were admitted from parishes which had failed to pay their assess-ment. The action was taken in view of the hard times which had made the in many cases impossible.

A great increase was reported from the mechanical expert on watches, upon the escapement of the watch. The lecture was parishes along spirited lines, but a heavy decrease in financial contributions. The report of Clarkson Memorial hospital

showed a great amount of good had been accomplished, but there was a deficit in the treasury of \$526.35 for the year.

The report on discessan missions was the only really discouraging one, the pledges being less than in preceding years, and not all of these had been collected. There would

DELEGATES IN ATTENDANCE. DELEGATES IN ATTENDANCE.

The following clorgymen were present as delegates yesterday: Irving E. Baxter, Falls City; Charles S. Brown, Columbus; H. B. Burgoze, Plattsmouth; Francis Eason, Nebraska City; Dr. Goodale, Columbes; Irving P. Johnson, South Omaha; Arthur E. Marsh, Central City; Philip McKim, Norfolk; Francis Moore, Neligh; Grant Mussica, Ashland; D. C. Pattee, Schuyler; Percy Silver, Lincoln; Paul R. Talbot, York; Richard C. Talbot, Blair; Richard C. Talbot, Blair; Richard C. Talbot, Blair; Richard C. Talbot, Blair; Omaha; J. P. D. Llwyd, Church of the Good Shep-J. P. D. Llwyd, Church of the Good Shep-herd, Omaha; John Williams, St. Barnabss, Omaha; Charles H. Young, St. John's, Omaha; S. J. Welles, St. Paul's, Omaha; J. A. Wil-liams, St. Phillip the Deacon, Omaha; C. H.

Gardner, Trinity, Omaha; Robert Doberty, Omaha; William T. Whitmarsh, Omaha; Lewis T. Watson, Omaha. The lay delegates prefent are: J. E. Smith, Beatrice; H. H. Compton, Cedar Rapids; A. B. Cuffroth, R. H. Oakley, C. H. Turke, George S. Rawlston, Lincoln: J. A. Ware, Noicka City; Clayton Barter, Walter J. White Plattsmouth; C. J. Pholps, Schuyler; Henry E. Kryger, Noligh; Dr. Stene, Wahen; H. W. Yates, E. Wakeley, Phillip Potter, Trinity cathedral, Omaha; J. S. Koox, L. J. Drake, D. H. Wheeler, All Saints, Omaha; B. A. McAllister, A. C. Iswell, L. H. Eradley, Church of the Good Shepherd, Omaha; J. W. VanNostiand, Theodore Ringwalt, C. W. Lyman, St. Barnalias, Omaha; George H. Lacidge, St. Andrew's, Omaha; R. R. Ringwalt Matthias', Omaha; George W. Johnson Philip the Deacon, Omaha; Frank P. omas, St. John's, Omaha; Fred Kastman,

Paul's, Omaha. The following visitors were also present at yesterday's sessions: Archdeacon Hoyt of Iowa, Roy. Dr. Oliver, Kearney, A. T. De-learey, Philadelphia; S. A. Pray, Ames, Ia. At the evening session Canon Whitmarsh reported that while they were not all in good condition floancially, all the initialous had been maintained during the year. Bishop Talbet of Wyoming was then intro-duced and spoke of the condition of the nissians of his diocese.

The pupils of the Central school were given an entertainment by five members of the High school's senior class yesterday afternoon. "The Little Rebels." a one-net comedy, was repeated for their renefit, and was thoroughly enjoyed by them. These tribing part in the play were: Miss Ritar, Miss Soldsmith, Miss Sherwood, William Golso and Clarence Thurston.

