

PRESIDENT DISAPPOINTED

President Roosevelt Wanted To Come To Omaha and Was Disappointed When His Journey Was Abandoned.

THE LOYAL POLICY HOLDERS

Of the Bankers Reserve Life Were Disappointed Because the Chief Executive of the Nation Gave Up His Omaha Trip.

The Bankers Reserve Life association had made preparations to join in the western welcome to be extended President Roosevelt. In common with business people generally, it is keenly disappointed to find the president cannot honor our city with his presence.

THE BANKERS RESERVE LIFE. is a patriotic corporation. It loyally supports the authorities of state and nation and cheerfully extends to executives of state and nation a hospitable greeting when opportunity offers. However, the Bankers Reserve Life will continue in business at the old stand and when Theodore Roosevelt comes west in 1903 the litching will be out and he will be welcome.

APPROACHING \$6,000,000 MARK. Before the year closes we shall reach and probably pass the \$6,000,000 mark, having written two million new business the first nine months of 1902. In another year we can easily push our volume of business up to \$10,000,000. Our assets are growing every day. We have \$5 in assets for every \$1 of actuarial liability and every death claim is paid. Business improves as the winter approaches.

MORE BUSINESS THAN COMPETITORS. We are writing more business every month than eastern competitors and our policy holders are our best friends. Throughout the state our excellent advisory boards made up of selected citizens are a great assistance to us in pushing our business, as well as in protecting us against imposition.

MORE FIELD MEN NEEDED. President Robison has not yet been able to secure as many first-class life underwriters as the company's expanding business requires. He can assign virgin territory to a number of good men on extra liberal terms if they will apply early. Address **BANKERS RESERVE LIFE, OMAHA.**

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Try a case. Telephone-1255. **Storz Brewing Co.,** OMAHA, NEB.



The Eyes

As the evenings grow longer the eyes are used very much more and ought to have perfectly fitted glasses. Our Optician is a specialist and is a careful, conscientious person. When down town let him test your eyes. **LOOK FOR THE NAME.**

S. W. Lindsay, Jeweler and Optician. 1516 Douglas Street.

Handling Hogs

(Continued from Page Five.)

and just when the market is at its best, for when the buyers get all they want they stop short and the price goes down with a rush and the unfortunate salesmen who had hopes of getting a little more for their droves see visions of angry shippers and big kicks that make them wish they had never seen a hog. Most shippers, however, realize that a salesman cannot always hit the market just right and are satisfied if, taking one day with another, their hogs sell on the average.

The tricks that are played by the buyers and sellers are numerous beyond computation, but one that is sometimes worked successfully is especially amusing. As mentioned above, the buyers and sellers in the morning congregate around the shanties and while, to the uninitiated, it would appear that there was nothing going on, nevertheless every salesman is trying to read the minds of the buyers and get some clue as to whether the demand is to be brisk or whether there are more hogs in sight than are needed. If a salesman decides that packers are going to be bearish he sells at his first opportunity, but if he looks for a strong finish he holds out to the last. If it happens that a buyer has a big order and is afraid that he will get caught short he may send out his assistant with orders to buy everything in sight at a certain price, while he himself engages the crowd in conversation. It only takes a few minutes to buy 500 or 1,000 hogs and when that is done the way the other buyers will jump into the market and rush for cover is certainly amusing. In the meantime, however, the sellers have caught onto the situation and are asking 5 or perhaps 10 cents more per hundred pounds than they were a few minutes before. The amount they put on is governed by what they think they can get and not by sympathy for the buyers. The danger of asking too much is that the fever may subside and that the close will not be so good. A good salesman has to use his judgment constantly and be up on his toes, as the saying is, from start to finish.

The market, of course, is not always brisk and the morning is sometimes well advanced before much trading is done. When receipts are heavy buyers are sure of getting their orders filled, and then it is simply a case of freeze-out if the packers happen to feel particularly bearish. Other things besides the local demand come in to influence the market. For example, the fluctuations on the Chicago market are closely watched and both commission men and packers receive frequent messages. If the Chicago market breaks and the commission man receives the message first he sells out at what he is bid in a hurry, but if the buyer gets the message first he goes back on his bid and lowers it according to the break in Chicago. A difference of a minute will often save or lose a shipper a considerable sum. Another thing which influences the market is the condition of provisions. When the provision market advances hogs usually respond, and when it goes down buyers use that to bear the market.

The most noticeable feature of the entire market is the confidence which buyers and sellers have in each other's integrity. Hogs at present prices run into money at a rapid rate, but in spite of that there is no written statement between buyers and sellers as to the basis on which the transaction is made. A man may sell twenty-five loads in one string, with nothing but a verbal understanding as to the price. Although over 2,000,000 hogs are sold that way every year, representing many millions of dollars, there is practically never a dispute as to what price was agreed upon.

Before the hogs are turned over to the packers the government takes a hand. The hogs are weighed upon stock scales which are large enough to hold a carload at a time. The stock yards company does the weighing, as it is a disinterested party, or, in other words, act as arbitrator between the buyers and sellers and thus does away with any possibility of either side defrauding on weights. Before the hogs go onto the scales they are inspected by a United States inspector. If he finds any hogs showing the effects of disease he calls in the government veterinarian, who looks them over, and if they are diseased he condemns them, places a tag on them and they are then shot and sold to rendering companies, where they are made into grease and soap. The hogs are again inspected when they come off from the scales by an inspector appointed by the commission men, by a representative of the packer who bought the hogs and also by a representative of the commission man who sold them. All the inspectors look not only for sick hogs, but also for pregnant sows and for stags. If the sow is not too far advanced a dock of forty pounds is made and she is allowed to pass. If, however, she is too far advanced she is held in the yards and is not allowed to be slaughtered. Stags are docked eighty pounds. This dock on both sows and stags is allowed for the excess shrinkage in killing.

If any of the inspectors disagree on the amount of dock the load is ordered "boxed." That simply means that the head inspector is to place the dock on them. If his decision is not satisfactory the arbitration committee is called upon. There is a regular board appointed each year which consists of representatives of the packing houses and also of the commission men. In case a load is arbitrated

a representative of each side is called in and they decide on the dock. If they fail to agree another arbitrator is called and the decision of the three is final. The one who calls for arbitration has to pay the charges, which amount to \$1.50. This may seem like a cumbersome method, but it seldom happens that a load goes farther than the head inspector and the number that reach him is small as compared with the total number of loads that are inspected.

As soon as the hogs are weighed they are driven into the pens reserved for the use of the packers and from there they are driven in large droves to the packing houses, where they are slaughtered.

As a general thing the bulk of the hogs are sold, weighed up and on the way to the packing house by 11 o'clock in the morning. When receipts are excessive and the market slow it, of course, requires a little more time than that, but at 12 o'clock there are seldom many hogs left in first hands. Occasionally a few loads are carried over until the next day, but that is rare, as it is the boast of the market that each day's offerings are sold the same day that they arrive, and that, too, with the greatest possible speed.

Carpenter's Letter

(Continued from Sixth Page.)

france per month. All apartments are usually taken for a year, the payments being made quarterly, either on the 8th or the 15th of each month. If you leave you must give notice for some time beforehand.

Flats are rented both furnished and unfurnished. Those who wish to rent unfurnished flats can hire their furniture for so much a month. The furnished flats are of course the higher and one must be careful in making his contract for them. It is very important to have a carefully attested list of the furniture and its condition or at the close you will be charged for more than you had and old breaks will have to be remedied by cash or by new furniture.

In many places the landlord will demand that you pay your rent before going in, and you will be asked for six months' rent in advance. At the end of the first three months they will come down upon you for an additional three months' rent, so that your rent will be kept about six months in advance all the time.

Shortly after taking a house or flat in Paris the American is called upon by the tax collector. The authorities here assess taxes not on what you have, but on what you appear to have. If you live in a certain style you are taxed proportionately, and the criterion is your rent. The tax ranges from 11 to 14 per cent of this amount, so that if you pay \$500 a year rent you will have to pay about \$55 a year in taxes.

This is common in all parts of Paris, not only with those who rent houses, but those who rent business establishments. The percentage of tax increases with the amount of rent paid, so that the man who pays \$1,000 a month rent is assessed much more proportionately than the man who pays \$100 per month. The amount of business a man does makes no difference. The authorities say that if he pays a certain amount of rent he should do a certain amount of business and if he does not it is his own fault and not theirs. The very poor pay almost no taxes whatever.


The thing that grinds the American most is the fees. These are connected with all establishments and they have to be paid. If you live in a flat you must fee the janitor or janitress, known as the concierge. In an unfurnished apartment it is customary to pay about 1 per cent of the rental to this party on taking possession and signing the lease and he will expect other fees from time to time and a cash present on every New Year day. For these fees you get your front door opened at night, your letters taken care of if you are away and the public hall and staircase of your flat building swept. If you don't pay the fees you can be made very uncomfortable.

As to servants, the wages vary according to their efficiency and also as to the locality in which you live. You can get a man cook for \$20 a month and upward or a good woman cook for \$10 and upward. Housemaids usually receive about \$9 a month and coachmen \$20 with board. There are a number of employment bureaus where such people can be hired. The service is usually good and much superior to similar service in the United States.

As to housekeeping, the American family living in Paris finds the cost quite as high as in the United States. Butchers' meat is higher than in America, but the cuts are so much better dressed that there is little waste and the consumer always procures full value for his money. Chickens cost from 50 to 60 cents apiece, salmon a dollar a pound and other kinds of fish much less. Fruit is plenty and cheap, as are also vegetables of all kinds. Coffee and tea are expensive and bread, the best in the world, costs about the same as at home. Fuel is dear, both coal and wood being sold in small quantities, gas costs about \$1.50 a thousand feet and if your bills are not paid within five days after they are rendered the supply is cut off without notice. **FRANK G. CARPENTER.**

Ripe Old Age

Mrs. Macqueaney, a cousin of the explorer, David Livingstone, has now reached the age of 107 years and is living at Fish-nish, Isle of Mull. Her bearing, which was not good seven years ago, is now completely gone. Her memory, too, began to fail many years ago.



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THE OLDEST KNOWN COOK STOVE IN THE WORLD.

The above cut is a faithful reproduction of a clay cooking stove which was excavated some twenty feet below the surface of the ground in the island of Luzon (Philippines), by a captain in the American army, and presented to the Field Columbian Museum of Chicago. It is estimated that this cooker is several hundred years old. Indeed, there is a strong probability that it was used for cooking six or seven hundred years ago.

A very crude stove when compared with products of the 20th century. The Omaha Stove Repair Works, while not furnishing repairs for stoves six or seven hundred years old, furnish repairs for all stoves, ranges and furnaces made during the last 100 years. Furnace repairs and water fronts and all parts that burn out by constant use.

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