

THE OMAHA DAILY BEE

FOUNDED BY EDWARD ROSEWATER... VICTOR ROSEWATER, EDITOR... BEE BUILDING, FARNAM AND 12TH... TERMS OF SUBSCRIPTION...

50,573

State of Nebraska, County of Douglas, ss. Dwight Williams, circulation manager of the Bee Publishing company, being duly sworn, says that the average daily circulation, as reported, and returned copies, for the month of November, 1911, was 50,573.

WRIGHT WILLIAMS, Circulation Manager. Subscribed in my presence and sworn to before me this 23rd day of December, 1911. (Seal) ROBERT HUNTER, Notary Public.

Subscribers leaving the city temporarily should have The Bee mailed to them. Address will be changed as often as requested.

How old Tom and Jerry must have "smiled" at the big snow.

You must do it today or never. Get busy!

The joke of the season is Russia claiming to have been insulted.

Wonder if Jack Prince "put on" those bicycle races New York fell for.

The ability act is about all that bars a person from the stage these days.

Russia could at least get out of our language the fact that we abrogated the treaty.

Did the Meat trust's attorneys forget to quiz each juror on whether or not he ate meat?

And yet, Mister Flynn is not compelled to wait for the weather to clear the streets of snow.

Speaking of W. J. B.'s, one doesn't seem to have it on the other when it comes to talking.

What has the Colorado convict "got on" the Omaha reformer? Some folks would like to know.

Most Americans will not worry whether we ever negotiate another treaty with Russia or not.

We can not see yet what was to be gained by Senator Heyburn's idea of giving Russia more time.

Appendicitis is no respecter of persons, as is shown in the operation performed upon Dr. Mayo.

Mr. Prodigious Technique should be put to death and every lawyer in the country invited to the obsequies.

The La Follette men decline to admit that the Roosevelt movement is serious. Perhaps they are right for once.

People who are constantly demanding honor in others are often apt to forget the same need in themselves.

Colonel Roosevelt may escape, but he will not be able to dim Colonel Yelzer's record as a leader of forlorn hopes.

W. R. Hearst is responsible for abrogating the Russian treaty. If you do not believe it, read his papers.

Fears for the success of the Madere administration may be felt. Not a revolution has bobbed up in a fortnight.

"Western Turkeys Coming Here." Headline in New York paper. Maybe that is where yours went, Mr. Hol Pollard.

Having sent Vardaman to the senate, Mississippi probably will have fewer stones to throw at other states' senators.

We look for both Dr. Abbott and Dr. Mary Eddy to get fitted in their proposals to settle the war between Italy and Turkey.

The governor of Tennessee had himself sentenced to the penitentiary for two days in order that he might learn something of inside life. He will discover later on that his experiment was futile.

Some of the corporations are showing that while they may not have souls, they have something that is almost as good, and their employees are getting Christmas gifts of real value. This sort of treatment generosity persisted in, will go far toward bringing the peace that all hope for.

Republicans and Pensions.

The record of the republican party on the matter of pensions for the old soldiers is one of its proudest exhibits. From the time Lincoln issued his call for volunteer soldiers fifty years ago, for the purpose of putting down the rebellion, to the present day, the republican party has shown that it appreciates the sacrifice made by those patriotic men.

When the Sherwood pension bill was passed by the house of representatives a few days ago, it was heralded as a democratic measure. A little analysis of the vote will show the falsity of this claim. The democrats are in the majority in the house, and yet the roll call discloses the fact that 132 republicans were recorded in favor of the bill and only ninety-seven democrats. The republicans furnished 58 per cent of the votes for the bill; the democrats 42 per cent. Of all the republicans in the house 80 per cent voted for the bill, and only 43 per cent of the democrats. The republicans, with only 43 per cent of the membership of the house, furnished 58 per cent of the votes for the bill. The democrats, with 55 per cent of the house membership, furnished but 42 per cent of the votes for the bill.

This comparison shows most conclusively the attitude of the two great parties towards the old soldiers of the country. The veterans of today, who were the boys of '61, must still turn, as they did then, to the republican party when they seek relief from conditions imposed by old age and natural consequences of the hardships and privations they bore while they were following Old Glory across the southern fields facing embattled democracy, arrayed against them then, just as they meet it today in the halls of congress.

"The Scandal of Lawless Law."

Carl Snyder in Collier's uses this caption on which to preach a powerful sermon on "The utter anarchy of the administration of justice in the United States." He proceeds from these two salient points:

- 1. Can he (any man) go to a lawyer in the average cases and obtain an honest opinion upon which he may rely as to what is the law?
2. Can he go to the courts and, without undue delay and without ruinous cost, obtain justice?

The writer then declares: I believe no one with an open mind will review the decisions of our multitudes of courts, who will follow a sufficient number of trials to their issue, can answer these two questions otherwise than with a flat no.

But it may be said that both Collier's and Mr. Snyder are disposed to take a radical view of such subjects and that there is already too much fault finding with our courts and our lawyers. Then turn from this "radical" view and take the highest official view obtainable in this land; that of President Taft, himself, which Collier's also quotes. President Taft, a lawyer, a former judge and the embodiment of safe and sane criticism, says:

If we are asked in what respect we have fallen farthest from our ideal conditions in our whole government, I think we would be justified in answering, in spite of the glaring defects of our municipal government, that it is our failure to secure expedition and thoroughness in the enforcement of public and private rights in our courts.

This is as severe sentence as could be passed upon the weakness of our system of so-called justice. Is it not time for the whole American people to awake on this subject on which they have slept so long? The safety of their nation demands it.

War on Fee Splitting.

The Western Surgical association deserves the co-operation of public sentiment as well as the entire medical profession in its attempt to destroy the pernicious practice of "fee splitting." In its Kansas City convention the association declared war on the system and as this association comprises the territory from St. Louis to Canada and from Ohio to the Pacific coast, its action is of tremendous import.

Dr. Arthur T. Mann of Minneapolis, secretary of the association, who introduced the resolution, after denouncing the system as "intolerable," went into the origin of the practice and showed that it emanated from the laudable desire of the family physician to avoid overcharging his patient, thus leaving the final bill to be fixed by the surgeon, with whom the physician would divide. But, naturally, in time this came to its logical evil consequences, and, says Dr. Mann:

Now, it is time that the people were setting a square deal. The practice of natural and, in a way, innocent origin has grown and been abused until family doctors have been known to sell patients to the highest bidder. Of course, no honest doctor ever did so, but the entire profession gets the blame and it is time the practice was regulated.

So long as this harsh criticism was confined to the patients, the medical men might complain, but what may they say when it comes from their own profession? The logical tendency of fee splitting, a thing not ill meant at first, is to put a patient up for sale to the highest bidder, and since this does not necessarily mean the best, but may mean the poorest service, it places human life in unwarranted jeopardy. Indeed, Dr. Mann puts it mildly in saying it is "intolerable." It is very laudable, though, if the profession, itself, has availed to this system to destroy it. A profession that

embodies so much of ethics as medicine, certainly can ill afford now, since some of its own members have exposed the evil, not to do away with it at once. But more than ethics demands this—human life, itself, is at stake.

American Influence in China.

Premier Yuan Shi Kai has proved his distinction of "the strong man of China," by his ultimatum vetoing the movement for a republic immediately and declaring for a limited monarchy. It is practically certain his policy will prevail. It will undoubtedly be the best stopping point for the present agitation, though in time China is destined to be a republic. But it will be when its own development has brought it further along the graduated scale that separates imperialism from democracy. It would be as bad for the principles of democracy as for China's immediate welfare for the transition to be precipitated. It takes time after the process is begun to make the oldest of ultraliberalism over into a republic. It is quite likely, therefore, that America will unite with England and other leading powers in persuading China to get off its train of evolution at this half-way station of limited monarchy, to resume its journey later.

When democracy does come to China, it will be due largely to American influence. By a slow process of education, we have done much to arouse China from its centuries-old lethargy and infuse into its people a new energy and vision. Our missionaries, our diplomats, our commercial agents and our travelers have all helped in this work of education, in setting object lessons before the Chinese. It is said that the Chinese are the best of imitators, that the way to teach them how to do a thing is to do that thing for them. This has been our system. Every time we as a government have rubbed elbows with China, we have tended to elevate that nation, as, for instance, in the case of the remission of the Boxer indemnities. When the final accounts are cast up, that stroke of John Hay diplomacy will have to be reckoned as pivotal in the results. What leaven of democracy American-educated Chinese youth are today carrying back to their country is not for this generation to estimate. We have inculcated, then, the principles of democracy in the Chinese bosom by living those principles, and while he is not yet ready to embrace it fully, he will be some day.

Omaha's response to Christmas appeals has been such as brings word of commendation from charity workers.

While it is perhaps not true that hundreds of homes are scenes of suffering in this city, it is true that many would not have had a very merry Christmas were it not for the good fellows who have helped them out, and these latter are really the gainers.

If the Milwaukee carries out its announced intention of building a line from Omaha to connect with its Puget sound line in South Dakota, it will achieve a real service for this community. That territory, which is rightly Omaha's, is now in the hands of "the enemy."

Retirement of \$385,000 of bonds of the school district of Omaha must not be taken as an excuse for the immediate issue of additional securities. The finances of the school district are in good shape, and should be kept so.

Our foreign trade increased \$200,000,000 during the year, which shows that beside \$5,000,000,000 of manufacturing wealth and an equal amount of farm products, we are not overlooking the main chance abroad.

The fact that Uncle Sam has not yet completed his job of surveying in Nebraska is proof of the vast extent of the state. There is still much new ground to be developed right near home.

With 400 midterm pupils coming from the grade schools to the high school, that is already over-crowded, the need for expedition in the completion of the building is emphasized.

Mr. Morgan could get his Red Eagle decoration only from the German emperor, but many of his plain fellow citizens could decorate him with the spread eagle.

If it takes as long to finish the Lincoln monument on the state house grounds as it has to get it started, the next generation will celebrate its completion.

This fuss over whether Champ Clark's presidential candidacy is bona fide or not seems unnecessary. It will not matter much whether it is or not.

Senator Cummins coyly announces that he is not a candidate for the presidency. He might have disclosed this some time ago without shocking any one.

Now it appears doubtful whether there will be enough glory in the round-up of the McNamaras to go round. Burns' claim has been disputed.

Looking Backward This Day in Omaha COMPILED FROM BEE FILES DEC. 23.

Thirty Years Ago—

The second party of the Vesta chapter series was held this evening at Masonic hall with these present: Mr. and Mrs. Donald McPherson, Mr. and Mrs. Edwin Davis, Mr. and Mrs. 334 Lane, Mr. and Mrs. S. K. Jackson, Mr. and Mrs. A. B. Rogers, Mr. and Mrs. Elliott, Mr. and Mrs. William Brown, Mr. and Mrs. Frank E. Bailey, Mr. and Mrs. Cheney, Mr. and Mrs. Day, Mr. and Mrs. Osborne, the Misses Henderson, Veira, Redman, Stewart, Carr, Mary and Agnes Scott, Mathison, Connor, Anna and Maggie Loring, Van Buren, Junson, Howard, Day and Mahoney, Mrs. Rosa, Mrs. Crom, Mrs. Pickett, Mrs. F. T. Dudley, Mrs. Duncan, Mrs. Swendby and Mrs. George Arbutnot; Messrs. J. P. Day, H. Bushman, Boyce, Bailey, Countsmen, Hoover, Hughes, Hughes, Howard, Johnson, Lyons, Murray, Watson, Field, Redman, Cameron, Patrick, Pickett, Hodges, Swinby, Tuttle, Truckee, Housley, W. N. Thomsett, Wax and Jakes.

Charley De Graaf took his sentence of two years in the district court.

The Bee is announcing a handsome illustrated New Year's edition, which is being prepared to show all the new buildings in lithograph, together with complete and accurate industrial statistics.

Mr. E. B. Fry and Miss Alice Churchill of Omaha have been challenged for a champion waltz by Mr. Harry Burton and Miss Katie McGraw of Council Bluffs.

Henry Pundt sold the west half of lot 13, block 30, to S. E. Rogers for \$14,000, who, in turn, transferred it to the State bank.

Justice Powell has removed his office to the west side of Thirteenth street, between Howard and Jackson.

Twenty Years Ago—

Grain men demanding a larger representation on the Board of Trade in order to make a success of trading on exchange met at the office of Joseph A. Connor and decided that they would ask for two additional members on the board, making six in all. James H. Wash and A. Gordon Whorton were proposed for the places.

Judge Doane of the district court heard arguments in the Ketcham Furniture company case, in which charges of corruption involving city officials responsible for letting the contract to furnish the new city hall were made. He took the case under advisement.

Bishop Newman, resident bishop of the Methodist church, returned to Omaha after about six months' absence.

Much giving for the poor and needy was going on, large quantities of useful articles coming into the proper channels daily.

Sir Edwin Arnold, editor of the London Telegraph, came to Omaha as per contract arrangement with his "manager" of New York, to lecture at the Grand opera house.

A large number of people bought tickets for the same and appeared at the opera house in time to find its doors closed and the house dark. The upshot of it was the ticket sale did not satisfy the "manager," and he peremptorily cancelled the date, much to the regret and chagrin of Sir Edwin, who insisted vainly to be permitted to "go on" anyway. There was much wrath among the "literary" folk of Omaha in consequence thereof.

Ten Years Ago—

Mr. and Mrs. E. S. Dundy returned from Buffalo, where they attended the Pan-American exposition.

Word was received from J. W. Hirst, general manager of the American Lined Oil company that the Woodman Oil mill in Omaha would be operated at its full capacity as soon as the 1903 flax crop was in.

T. P. Johnson, 316 Seward street, related the thrilling story to the police of a burglar visiting his residence and bedroom at about 3 a. m. He woke to find the thief ransacking his dresser and clothes, but feared to move lest he suffer for it. Finally the notion struck him to leap from the bed, enwrap in the bedclothes and upon the burglar and he put the notion into action, with the result of bewildering the burglar completely.

The latter escaped through an open window and Mr. Johnson said he chased him down the street, but that was the last of the burglar.

Captain EH Hodgins is again chosen commander and Rev. C. H. Young chaplain of the Omaha Guards.

Clinton N. Powell died at the Presbyterian hospital.

William Lauer, 25 years of age, died at his home.

J. H. Millard arrived from Washington for the Christmas holidays, too busy to talk politics.

Miss Towle entertained a supper party.

Frederic Glabe, inventor of the free lunch as it blooms in Chicago, left a bequest of \$200,000 for his heirs.

New York City is about to butt into the competition for the location of the democratic national convention. Chicago wants it. Baltimore thinks it has the prize nailed down. With New York taking a hand in the game the convention managers will have prize money to throw to the birds.

When called upon to define "the perfect husband," a New York woman with expert knowledge naively remarked, "My first and second husbands were perfect in every way. They're in Greenwood cemetery."

New Orleans is not worried about the threatened exclusion of absinthe. The famous absinthe land mark of the Crescent City can concoct any kind of liquid dope into its concoction without risk of detection by curious tippers.

Misour's supreme court puts general technicality on a fresh month. Because the trial court's stenographer omitted a single word from the instructions to the jury, four men convicted of a first degree robbery were granted new trials. Did the blind goddess scream? What's the use!

In Other Lands

Side Lights on What is Transpiring Among the Near and Far Nations of the Earth.

India's New Capital.

The crowning of King George as emperor of India at Delhi was an event of surpassing magnificence. Correspondents on the spot overwork the stock of superlatives in striving to convey to the outside world a moving picture of royalty of the east and the west in conjunction. In many respects it was an unprecedented affair. It was the first time the British ruler visited and received the homage of the native princes of India. It was the first time the emperor of India appeared in person at the ancient capital of the Mogul rulers and proclaimed his kingship. A setting of dazzling splendors on a magnificent scale made former durbars by proxy appear as a side show to this royal performance. The location chosen for the crowning scene and the presence of the emperor and empress, in themselves constitute a shrewd and wise stroke of policy. But the surprising stroke of all was the imperial decree transferring the capital of India from Calcutta to Delhi. Many reasons are assigned for this change. It is supposed that the activity of the Bengalee is discrediting British rule and is inspiring a change. Most of the discontent existing in Indian is confined to Bengal. The Bengalee have been favored at the government pie counter, honored with the capital and its emoluments. Yet they were not happy. An indefinite leave of absence from the good things dispensed by a philanthropic government, it is suggested, may bring about the kicking Bengalee to a realization of their folly. For ages a century in fact, even since Lake captured Delhi in 1858, the English have had a strong desire to locate their capital there. Calcutta is malarial; Delhi salubrious. Calcutta is ugly; Delhi beautiful. Calcutta is on the rim of India; Delhi in the center. Calcutta's history is a background of fever swamps, tigers and crocodiles; Delhi's history is a background of heroes which run from Mahabatta to Koolah, from Mowla to Mogul, through 3,500 years. Alien royalty is more securely sheltered in the midst of native royalty, and at the hub of millions of subjects to whom the literature of revolution is a closed book. Delhi is a city of 250,000 people.

Britain's Latest Insurance.

Both houses of the British Parliament have passed the Lloyd-George bill providing for insurance against sickness and unemployment. The scheme embraces all classes of workers, even down to domestic servants, and it is the most comprehensive plan of compulsory thrift undertaken by any nation. Similar insurance is in vogue in Germany, but it limited the workers in factories and mines and a few other industries. In both instances the workers contribute to the insurance fund.

The British measure, now a law, requires that a man shall pay 8 cents, the employer 6 cents and the state 4 cents. In return the insured receives free medical attendance by a doctor of his own selection from a panel of doctors, and free medicines; sick-pay at the rate of \$3.50 a week the first three months, \$2.25 for the next three months and for life in case of permanent invalidism. For women the payments and benefits are lower and include maternity benefits. It is estimated that 2,500,000 men and 2,000,000 women come within the compulsory class, and that of the total annual fund of \$18,000,000, the state will contribute over \$7,000,000.

In certain highly skilled trades like that of ship-building a beginning is also made in insurance against unemployment, except in case of strikes, on further payments by the three parties. National sanitariums are also to be established for the treatment of tuberculosis.

Pensions in Other Countries.

Insurance against sickness was inaugurated in Germany in 1884 and has since been enlarged in many directions. The workman, the employer and the community contribute to the fund. A second insurance fund is provided against accident. Practically all German working men are insured in old age. The old age funds are supplied by the employers and the employees in equal shares and the empire adds \$2.50 to each pension. Practically all laborers of France, as well as state employees, benefit from the workmen's pension bill that became a law in 1910. In Australia about \$7,500,000 is expended annually in old age pensions to men of 65 and over and women of 60. New Zealand in 1909 paid pensions to 14,295 persons over 65 years old. Spain inaugurated a national insurance system for old age in 1908. In 1908 Denmark paid to old age pensioners \$2,446,000. To a limited extent old age pensions prevail in Italy, and in Austria provision is made for workers in mines only.

Cost of the Cardinalate.

The expenses incurred by each of the newly made cardinals are very considerable. The New York Sun correspondent reports that the fees payable on receipt of the papal bull conferring the dignity amount to \$1,000,000 the day of the consistory at which the new dignitary is installed he has to pay a further sum of \$125 to the treasurer of the papal court, besides innumerable gratuities ranging from 19 lire for each of the singers in the Sixtine chapel choir up to much larger sums for higher officials.

The cardinal's ring is supplied by the propaganda for \$125, the price fixed by Pius VII, and the robes and hats come to about as much again. The clergy of the cardinal's titular church in Rome expect a donation of at least \$600. Then for three days after his installation the new prince of the church holds receptions to receive congratulations, at which refreshments have to be provided on a liberal scale. Altogether the costs are estimated at about \$2,000.

Live Wire for Tories.

"They reckon ill," murmurs Sir Wilfrid Laurier, "who leave me out." Badly beaten as he was in the late Canadian elections, "the well known and successful leader," says the New York Tribune, "purposes to remain an active and aggressive force in Canadian politics, and it will be strange if he does not prove to be not only an irritating but an agonizing thorn in the side of the ministry. His purpose of moving in Parliament for an increase of the preferential rebate on the tariff on British goods from the present 33 per cent to 50 or even 75 per cent is as shrewd as it is logical. His conservative opponents profess high imperialism and opposed reciprocity with the United States because they preferred to favor British trade. Yet, well says Sir Wilfrid, 'then favor it in earnest.' It is expected that the government will oppose the measure and the conservatives will accordingly vote it down. And when he forces the imperialists thus to repudiate imperialism Sir Wilfrid will smile a smile that is childlike and bland."

HOW EDITORS SEE THINGS.

Chicago Record-Herald: Bets of five to one that Roosevelt will run again are being made in Wall street. It is suspected that the Wall street men who offer the odds are merely trying to tempt the colonel to decide against them.

Cleveland Plain Dealer: A Boston lecturer predicts that the courting of the future will be done by the girls. Poor, deluded fellow—as if the courting had not been done by the girls from the beginning.

Boston Transcript: The only string to the sugar company's old-age pensions is that the beneficiaries "must not engage in any work which, in the judgment of the committee, is in conflict with the company's interests." String, or law?

Washington Star: Just why Mr. Gary should be criticised for buying a \$20,000 pearl necklace is not clear, unless the comment was started by envious wives of corporation magnates who could not afford more than \$200,000 or \$400,000 necklaces.

New York Tribune: The Georgia woman who was drowned while trying to demonstrate her power to walk on the water should have taken a leaf from the book of Jemima Wilkinson. That prophetic look her followers to the shore of Seneca lake for a similar miracle. When about to walk out she turned and asked if they had faith in her power. They shouted "Yes!" Then she said she had no need to prove it, and saved her miracles for the conversion of the unbelieving.

How Good Things Shrivell.

St. Paul Pioneer Press. A private yacht sold to the government in 1898 for \$45,000 has just been disposed of for \$2411. It was used only a few weeks during the war with Spain. Incidents of this kind only increase the wonder that Uncle Sam has a surplus instead of a deficit in his cash balance.

High Road to Economy.

Philadelphia Record. Secretary Stimson finds it is from two to five times more costly to clothe, feed and drill a soldier in the United States than in European countries. And after the war is over, it costs ten times as much per head to pension surviving veterans in the United States as in other countries. The sooner the senate ratifies those arbitration treaties the better.

Wilson and His Pension.

Sioux City Journal. There are those to say it was rather mean to expose the fact that Woodrow Wilson presented his willingness to go on the Carnegie pension list. The criticism would have been reserved if the fact had been a helpful development on the side of the ambitious candidate for the democratic presidential nomination. He is in the prime of life; physically robust, and he ought to be strong in the faith that he has the strength to paddle his own canoe.

GRINS AND GROANS.

"It must be a terrible thing to go through the 'third degree.'"

"What made old Millvyns break off his daughter's match with the foreign nobleman?"

"He had the nobleman's title examined by a trust and guarantee company."

"Do you recall what book had the least in of any you ever reviewed?"

"My pocketbook. Haven't got a dollar with you, have you, old man?"—Judge.

Before a house at Herington, where a colored man had died a small dark boy was standing erect beside the door. "Why are you standing there?" asked the parson, as he approached. "You see, parson, on this tip of every one's tongue."—Kansas City Journal.

The Visitor—That's a very fine array of spartan houses. The Native—Yes, they are all owned by successful police officials.—Cleveland Plain Dealer.

"Borely is a nuisance. No matter when you meet him he wants to talk about his fine stamp collection."

"Don't blame him for that, my boy. As a rule stamps are things which are naturally on the tip of every one's tongue."—Baltimore American.

"I'm afraid, dear, that our little George is hooked for the comic weeklies."

"Rubbish! What makes you think so?"

"Why, I told him he must learn to sing something appropriate to Christmas."

"Yes?"

"And he's in the parlor practicing 'Then Yule Remember Me.'"

"Well, Quigley, what do you know?"

"Too much, I guess. I've been rejected as a juror six times in succession."

Mrs. Kawler—I suppose lodging-house keeping has its annoyances. What do you do when some roomer proves an elephant on your hands?

Mrs. Haskeligh—I hold his trunk.—Boston Transcript.

FULL.

The streets are full of people. The stores are full of buyers. The wagons full of merchandise. And the heart full of desires.

The shops are full of bargains. The counters full of fads. The windows full of pretty things. And the papers full of ads.

The arms are full of bundles. The feet are full of speed. The head is full of planning. And some folks are full of need.

Mall cars are full of packages.—They're most too full to run! Growlups are full of griefs. And kidlets full of fun.

The land is full of hustle. From the Arctic to the Isthmus. And every heart, in full of joy. For the air is full of Christmas.

This world's so full of pent-up joy. Clear to its upper crust. If Christmas doesn't hurry up! I greatly fear 'twill bust. Omaha.—BAYLOR NE TRELE.

The Management of the Kaiserhof HOTEL and CAFE, CHICAGO. desire to announce that business will be carried on without interruption. The fire in the Open Board of Trade in no way damaged this Hotel. The entirely fireproof construction of the building itself and the efficient service of intelligent trained employes make the Kaiserhof a safe, convenient and most desirable hotel.

The Ideal Reading Lamp. Opticians agree that the light from a good oil lamp is easier on the eyes than any other artificial light. The Rayo Lamp is the best oil lamp made. It gives a strong, yet soft, white light; and it never flickers. It preserves the eyesight of the young; it helps and quickens that of the old. You can pay \$5, \$10, or \$20 for other lamps, but you cannot get better light than the low-priced Rayo gives. Made of solid brass, nickel-plated. Easily lighted, without removing shade or chimney. Easy to clean and rewick. Dealers everywhere; or write for descriptive circular direct to any agency of the Standard Oil Company (Incorporated).

GUARANTEE FUND LIFE ASSOCIATION ORGANIZED JANUARY 2, 1902. PUEBLO PROTECTION INSURANCE. Assets, October 1, 1911, \$524,641.70. Reserve Fund, October 1, 1911, 468,728.45. Securities with State Department October 1, 1911, 292,550.00. Rate per thousand, age 35 (other ages in proportion), \$8.75. Depository Banks appointed 880. Licensed in California, Indiana, Iowa, Kansas, Nebraska, North Dakota, Oregon, South Dakota, Idaho, Maine, Washington, Texas and Wyoming, and preparing to enter Illinois and Michigan. Men capable of producing the best class of business wanted as State Managers and Solicitors. LOOK UP OUR STORES. Home Office: Brandeis Building, Omaha, Neb. Telephone Douglas 7021.