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Equitable Life Assurance Society the U. S Assets over \$500,000,000. Paid Policy holders over \$815,000,000. H. D. NEELY & CO., Managers

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THE BANKERS RESERVE LIFE COMPANY

of Omaha, of which Bascom H. Robison is founder and president.

With accumulated assets of nearly \$4,000,000.00, which yield enough interest income to pay the annual death claims; with low cost of management-none lower-and with low mortality cost; with policy contracts unexcelled and rarely equalled anywhere; with a policy for fair dealing which has won for the Company an enviable reputation; with a steadily increasing volume of business; with a reserve fund of about \$3,000,000.00 for the full protection of policy holders, The Bankers Reserve Life of Omaha makes a strong appeal to the hard-headed business man who expects his insurace policy to pay him a good dividend while he lives, and at the same time to afford full protection to the family.

INSURANCE IN FORCE December 31, 1906\$ 558,000 December 31, 1908\$1,453,218\$2,641,084 December 31, 1912\$4,805,502

OFFICERS

April 30, 1913\$5,138,409 Local Agents Wanted in every county in the state. Liberal commissions paid.

THE MIDWEST LIFE

M. E. SNELL, President, A Mebraska Company-Home Offices: First Wational Bank Building, Lincoln. GEOR T. CROCKER and F. A. PINNEY, General Agents, Ecoms 1313-1314 City National Bank Building, Omaha, Webrasks.

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Losses adjusted by us right here in Omaha.

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Hot weather is approaching



This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building.

A few rooms are to be had in

THE BEE BUILI

The Coolest Building in the City We will be pleased to show the rooms Apply to N. P. FEIL, Secretary.

Bee Business Office

Northwestern Mutual Life News From the Insurance Field

Address, C. F. Hildreth of Freeport.

L, chairman executive committee, Na-

Fire Dangers in

Country Dwellings

country dwellings and clubhouses.

hazards which threaten their property.

Large sums of money are lavishly ex-

sended in adorning and beautifying these

worth many thousands of dollars. The

costly lessons which fires have taught

zation to all owners that it is the height

READY FOR ANNUAL MEETING

Nebraska Fire Insurance Agents All Boosting Fremont Convention.

ADVERTISING IN BEE EFFECTIVE

Program Provides for Bursts of Flo. quence, Luncheon, Olympian Games and Great Game of Base Ball,

The annual meeting of the Nebraska State Association of Local Fire Insurance Agents, to be held at the Fremont Country club June 17, promises to be a great affair, according to the program now be-

Ing circulated together with invitations to all Nebraska local agents, whether members or not.

The following correspondent between C. O. Talmage, manager of the Columbia Fire Underwriters' association, and Paul Colson of Colson & Reynolds, a Fremont September of Columbia; surgeon, A. G. Beesson of Omaha. agency, shows the active spirit with which the meeting is being promoted:

the meeting is being promoted:

To C. O. Talmage: I enclose herein a program of our meeting to be held June II, and I am wondering if you cannot find some way to have a full account of the meeting referred to the insurance department of The Bee next Monday. This would be a very effective way to advertise the meeting, as I expect most agents would be a very effective way to advertise the meeting, as I expect most agents throughout the state read the same and it might be advisable to call attention to the fact that every agent, whether a member of the association or not, is invited to attend.

You will notice that we have managed to get together some pretty good talent for our program and I am hoping that we will have a sufficiently good attendance to stimulate our different speakers to do their best.

best.
are sending out something like 760

We are sending out something like 700 invitations to local agents throughout the state, together with return postal cards, so we may be able to check up those who intend to come. We are also sending letters to the special agents of every company represented in Fremont, asking them to attend and also to spread the news of the convention around the state among the local agents. We hear that a goodly number of your Omaha people are coming up and we are endeavoring to stir up a decided interest in and among Lincoln people, and I have written to George Holmes, Ernest Folsom and Ole Palin arging them to bestir themselves. If you have anybody down there that can you have anybody down there that can do some good, kindly write him. PAUL COLSON. Talmage Makes Reply.

In reply to the letter of Mr. Colson Mr. Talmage has written as follows, inlicating what may be expected from the Omaha insurance men in the way of protection against fire. The necessity boosting the meeting along:

Omaha insurance men in the way of boosting the meeting alons:

OMAHA, May 30, 1912.—Paul Colson: I have your favor of the 25th inst. enclosing program of the annual meeting of the control of the contro

The Program. a fire department and a water supply

The program for the occasion is as fol-

10:30 A. M. Annual address, President Pollard. Annual report, Secretary Talmage.

STORE'S BIRTHDAY ARRIVES

Hayden Brothers in Omaha for Twenty-Six Years.

MODEST BEGINNING

Foseph Hayden's Decision to Come

to Nebraska Made When State's Reputation Was Not Very Good.

It has been twenty-six years since the firm of Hayden Bros. opened a store facing Sixteenth street in Omaha between Douglas and Dodge streets. As usual Hayden Bros. are going to celebrate the anniversary of the opening of their store to Omaha business by a week of excepdressing the store in its best for the

The Hayden brothers succeeded their father, John Hayden, in the store businegs in Columbus, Wis., back in the early days. This was the first that was heard of Hayden Bros. as a firm. Later they

same line of business. The time came when Joseph Hayden deover possibilities and business opportunities in this country that was still staggering under the weight of ill repute it had gained through the ravages of the grasshopper scourge. He found Nebraska well on its feet and crops flourishing. He found no grasshoppers. He heard there had been none for some years, and some were beginning to doubt whether there would ever be a grasshopper scourge in the state again in view of the fact that so much of the land was broken up, thus destroying the breeding ground of the locusts. Joseph Hayden found that great crops were being raised in Nebraska and that vest undeveloped prairies rolled away over the horison. Prosperous little towns were springing up throughout the state and settlers were coming. So Joseph Hayden said to himself that

this was a state that was going to count in the affairs of the nation in the near future, and he decided to invest some capital in it. Begins at Grand Island. He went to Grand Island, where he en-

gaged in the store business and where

he soon induced his brothers to follow

Twenty-six years ago they decided that he thing for a growing young firm to was to get into business in Omaha, the metropolis of the state, the gateway the setting sun. So the brothers proked their grips once again and moved to the Gate City. It was then that they their little store at Shateenth and Dodge. It had a thim-three-foot front quarters.

and a depth of 100 feet. But it was not TO GRADUATE FIRST CLASS destined long to remain a small store. Omaha was found to be a busy place, and soon the small building was not large enough to handle the business. From time to time the store was enlarged until today the building covers considerably over a half block and faces the four streets, Dodge, Douglas, Sixteenth and Seventeenth.

the nearest fire company was too far

fire alarms were lacking.

The Haydens have long been known as a rebellious firm from the viewpoint of the combinations and monopolies which have tried to force them to hold up retall prices on certain articles. The Haydens have cut prices and have at times had the experience of being unable to buy from the combinations. Recently Joseph Hayden has said that the supreme court decision ruling that patent monopolies may not centrol the retail price of goods on which they hold a patent, would tional bargains, and by decorating and have the effect of reducing the retail price on thousands of articles in the department stores.

> Take Plenty of Time to Eat. There is a saying that "rapid eating is slow suicide." If you have formed the stomach or feel dull and stupid after eatsale by all druggists-Advertisement.

VICTORIA, AUSTRALIA.

Here.

Commissioner J. W. Arthur Kelly from and Monday, June 2, to give practical Monday night at the Hotel Millard, Room 3406 Hawthorne 130, at 8 o'clock, a free stereopticon lecture will be given. Free literature and information can always be obtained from That evening the faculty will hold a re-F. T. A. Fricke, permanent government representative, at 687 Market street, San Francisco, Cal.

PERSONAL PARAGRAPHS.

Mrs. J. J. Singer, accompanied by her sister, Mtss Rose Summer, left Saturday for their home in Chicago for a few weaks stay. Miss Bessie Gibbons, daughter of Po-lice Matron Ellen Gibbons, returned yea-terday from a two weeks vacation trip through Colorado and Utah. Miss Gib-sons is employed at tan Eurington need-

Address, J. A. C. Kennedy of Omaha. of Mahoney & Kennedy, altorneys. Address, H. N. Wood, state agent of North British and Mercantile Insurance Huge Fire Tax On Industries

gents.
"A Few Minutes of Fooling," Frank T.
Martin of Omaha.
12:30 NOON. In urging greater efforts for fire prevention a report presented at the annual Luncheon, by the local agents of Fre-Short talks by A. G. Beeson, inspector and publisher; W. S. Ridgell, deputy fire commissioner of Nebraska, C. H. Clancy, deputy insurance commissioner, and meeting of the National Manufacturers' association reduces the problem to dollars. tax directly and indirectly imposed on the people of this country. "Each year," Election of officers.

2:30 P. M.

Olympian games, all members and quests eligible; fat man's race, egg race, hree-legged race, sack race, golf driving contest; starter, Joseph Barker of Omaha; referee, George W. Holmes of Jacobs. said the report, "we expend, per capita, nearly ten times the per capita average of six leading countries of Europe for fire losses. Counting in the additional costs of maintaining fire departments. etc., our yearly fire tax, per capita, is \$6 Now if you remember that over 15,000,000 people are directly dependent for their living on the wages and the profits of the factories maintained by the members of this association, you will see that the fire tax of this group of indivduals amounts to more than \$90,000,000 per an-

"By adopting proper measures we could reduce the annual fire loss by 75 per cent and we would still fall far short of the European efficiency in this respect. In and Club Houses time we could reduce, materially, the cost of maintaining fire-fighting departments. Eventually our rates for insurance would From information recently compiled by be lower. In stopping a proper proportion afety Engineering. New York, the fact of the direct fire loss alone we could save disclosed that \$10,000,000 have been our own industrial companies and the wasted in less than five years through 15,000,000 Individuals dependent upon them fires which have occurred in over 500 at least \$60,000,000 per annum. This would be equivalent to having a billion and a Pretentious country mansions have third of dollars out at 4% per cent inen consumed because ordinary safety terest

precautions against fire have been "It is easy to see that in this entire fire ignored. Owners of expensive country prevention campaign we must concern urselves quite as much with the endwellings and clubhouses appear to be singularly indifferent to the grave fire lightenment of the public in general as with the welfare of those in our own factories and shops. But first let us 'begin at home.' Let us ask ourselves if we car costly structures, but in many cases litimprove in any manner the fire protective features of our own shops. Our tle or no thought is given to preve ling them from destruction by fire. A comfactory organizations, without exception, paratively small investment would often should be drilled and posted as to what to do in case of emergencies. There should be a fire prevention committee in each factory and a regular inspection in the destruction of country dwellings of the premises with regard to the state of preparation for an attack of fire. We and clubhouses during the last few years should be ample to bring a sharp reali- realize that these matters are attended to in the case of most of us. Let us make it unanimous. We should get and disseminate all the desirable information

North Coast Pire of Seattle.

The continued refusal of Governor Major of Missouri to call a special session of the logislature to repeal the Orr antitust law has revived the demand on the part of the insuring public for a test of the new referendum. The St. Louis commercial organizations had been urging this, but with no support from the rest of the state. Now that the Kansas City Commercial club has also been turned down by the governor it is preparing to co-operate with the St. Louis interests in pushing the referendum petitions. away, or the hydrants were too remote. In many cases means of transmitting

University of Omaha to Hold First Commencement Thursday.

ELEVEN ARE TO GET DEGREES While the Number of Those Receiv-

ing Diplomas is Not Large, Per Cent Finishing is High.

With the feeling of joy, which pervades students graduating from colleges. those at the University of Omaha are experiencing some of the sadness, which acompanies commencement. The senior class at the local school feels it, perhaps, a little more keenly than do most graduates, for those who receive their degrees next Thursday evening were in school the day it thew open its doors as an educational institution.

It is true that from the standpoint of number the class is not very large, habit of eating too rapidly you are most but the percentage of those who will went to Chicago, where they engaged in likely suffering from indigestion or con-graduate is as large as that of any school the store business. Then they went to stipation, which will result eventually in in the country. The average number of South Dakota, where they followed the serious illness unless corrected. Diges- freshmen who eventually graduate is tion begins in the mouth. Food should considerably under 50 per cent. At the be thoroughly masticated and insalivated. Omaha school at the close of the first cided to make a trip to Nebraska to look Then when you have a fullness of the year there were but ninteen enrolled and of these one graduated last year, one will ing, take one of Chamberlain's Tablets. finish next year and eleven will graduate Many severe cases of stomach trouble this year. Of the eleven, seven are girls and constipation have been cured by the and four boys. Three of the girls will use of these tablets. They are easy to teach in the Omaha schools and two take and most agreeable in effect. For will teach in high schools in the state. Three of the boys will enter theological sominaries next fall.

All the graduates, with one exception, are alumni of the Omaha High school Government Land Commissioner and all save one are living in Omaha at present.

the government irrigation areas of Vic- gin this morning with the baccalaureste toria, Australia, will be at the Hotel Mil- sermon at Kountze Memorial church, lard, Omaha, Neb., Saturday, May 31, preached by the pastor, Dr. O. D. Baltzly. Tuesday evening the junior class enterinformation to all interested in his gov- tains at henor of the seniors at the home ernment's big land settlement scheme. On of Misses Katherine and Marilla Case,

> Wednesday afternoon the class day exercises will be held in the gymnasium. seption. Thursday noon the women of the

faculty will entertain at luncheon at Happy Hollow. That evening the commencement program will be given in John G Jacobs Memorial gymnasium.

Nobody is Too Old to learn that the sure way to cure a cough, cold or sore lungs is with Dr. King's New Discovery. 50c and \$1.00. For sale by Beaton Drug Co.-Advertisement.

Persistent Advertising is the Ro Sig Returns.



The Omaha Cyclone, the Dayton Flood, also the many other catastrophes which have recently occurred throughout the nation has impressed and cents by showing the enormous fire every man with the importance of Accident Insurance, for it is the height of folly for any man not to protect his most valuable asset, "the oney value of his time."

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THE TEST How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness.

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"The Insurance" Man

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The Columbia Fire Underwriters

Home Offices—Entire Third Floor Merchants National Bank Building. J. O. Talmage, Manager. M. H. Louss, Assistant Manager.



Seek no Further---

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