

GOODS ON CREDIT.

How Fair Prices Are Possible With Easy Terms.

FURNISHING A HOME.

Progress and Methods of a Great Pioneer Credit House.

"THE PEOPLES" NEW STORE.

A Gigantic Establishment Where All the Needs of the Clerk and Mechanic Are Met as Well as Those of the Millionaire—Anything That is Necessary for Housekeeping May Be Had on Time for Prices the Same as Cash.

"There I found this credit."
Shops open's Twelfth Night.

It was but natural to expect that in a country founded largely upon credit, or, in other words, based on the integrity and inherent possibilities of the people for "the pursuit of happiness," what is known as the credit system should have sprung up as a part of the commercial arrangement. Despite what may superficially appear this is not a nation of millionaires. It was established "of, by and for the people," and though in occasional instances great wealth may appear to exercise an undue influence, in the final issue on every question it is the average man—the professional man, the mechanical man, the laboring man—who has the say.

The chief aim in life of the ordinary man is to have a comfortable home, and it may be said in general terms that most of the world's great struggles and of the legislation of the ages, has been directed mainly to accomplish that purpose. It was that which was back of the baron's demand on King John for Magna Charta, and it was the essential principle set forth in the immortal Declaration of Independence.

Credit is the freeman's prerogative, and more than anything else puts every man on an equality. The history of the extension of commercial credit has in every instance been contemporaneous with the recognition of the individual rights of man. Under the Grecian and Roman republics this idea was the very foundation of government, and when it was subverted they began to decay, and finally were overthrown. The ancient writing of the Russian serfs through ages; the persecutions of Poland; the struggles through generations of the home-loving Hibernian Green Isle of the

ocean, the graveyard of misery's evictions, and even slavery's embittered strife, all more than anything else grow out of the desire of the peasant's heart-longing for a home and individual recognition. The denial of political rights as well as of credit to all not actually possessed of property has been one of the most prolific disturbing elements of the world's history. Under the kind and beneficent institutions of this fraternal land, like Bertram's fate on Ellengowan's height, "the dark has turned light and the wrong been made right," and here the man of every birth may find himself a home in complete security and furnish it and rest himself in comfort and content.

It is significant and suggestive that in the city of Omaha, the rate city of the west, that two great factors that have since contributed so greatly to the comfort and independence of individual man had their rise—the purchasing of houses and lots on easy payments and the establishment of the method of paying by installments, known as the credit system. They have each exercised a strong influence, not only in building up homes, but in furnishing and establishing them. The credit system practically holds the same relation toward movable property and personal effects that the building association does toward real estate, and it is on this account that the credit system appeals more generally to the largest number.

Year after year the business conducted on this principle has extended, meeting with such recognition and popular favor that it has found imitators and spread into other branches, but it is among the pioneers of the trade that it is found preserved in the most satisfactory methods, and distinguished in this category is the long-established and successful credit house of The People's Mammoth Installment House, 1313-1317 Farnam street, which has had a continuous and uninterrupted prosperous and popular career for years, during which it has not only held the public esteem and confidence, but fixed a standard for upright and liberal dealing that has had its influence upon other houses and put the business upon the highest and most honorable plane.

A GREAT EMPORIUM.

Extension and Improvement of The People's Mammoth Installment House. Even the most casual passer-by on Farnam street, that great arching artery of the city's business activity, cannot fail to notice the change that has lately taken place in the exterior appearance of two busy stores and bazaars

of trade situated between 13th and 14th streets, especially on the south side. There is not in any city a square that in one glance conveys a more comprehensive idea of the diverse and mingled interests represented in the rapidly conducted and far-reaching business transactions of the commercial world today. Thousands of hands have been engaged in various parts of the country fashioning the fabrics and products of industry that are being sent out to the various quarters of this vast and amazing country. The throngs remind one of the busy thoroughfares of Chicago, only there is even more of the evidence of small barter and trade, for almost every other man or woman has his message just awaiting evidence of new-made purchase. Great express wagons are coming and going and the pavements are littered with cases of merchandise and numerous packages, while immense trucks are in the rear of the towering establishments loading and unloading.

With its high and wide front, for what was formerly two big buildings have been thrown into one, the established credit house of The People's Mammoth Installment House does not suffer by comparison with any of its surroundings. It gives at once an impression of spaciousness, of transactions on a large scale, of liberality and generous dealings, that is not dispelled by a closer and more intimate acquaintance. The front is pressed brick, uniform, not showy, but pleasing and more in a certain something in the architecture and general effect that gives the effect of a domestic exchange, a household bazaar, than a warehouse or sales house. The expanse of plate glass gives an air of lightness and an inviting character to the place that is quite different to anything else on the busy thoroughfare. Fifty feet is an enormous frontage, more than three times that of the average retailing, and it extends back the full 300 feet of depth to Harney street, on which there is another frontage. The Harney street warehouse being used exclusively for packing and unpacking, and storing such enormous quantities of merchandise which it is necessary for so large an establishment to carry. The area is enormous, and there is no other establishment in Omaha which can compare with it.

Marshall Fields, in Chicago, is a big competitor, but all the general household emporiums of other cities are now dwarfed by comparison with this elegant and ample emporium of the people, extending from one street to another and occupying the broadest and widest stretch of the centre of the square.

The situation of the establishment on the main business thoroughfare, with cars passing just one door west, and from Great Union Pacific and Burlington & Missouri River Railroad stations, and only a few minutes' ride to the Chicago & Northwestern and Missouri Pacific

deposits, the Council Bluffs South Omaha, Sherman avenue and Walnut Hill motors passing just one door west, just around the corner from the Paxton and Murray hotels, in the immediate vicinity of all the leading banks and telegraph offices, makes it the centre to which not only the people of Omaha, but hundreds from various parts of Nebraska and Iowa daily find their way. Indeed, it may be said that the convenient credit system of The People's Mammoth Installment House, has fully as great an appropriation outside of Omaha as in it. The number of regular customers from Council Bluffs and South Omaha, and other parts of Iowa and Nebraska is increasing with every year, and no other trade has been found more mutually satisfactory.

If the exterior of this extensive establishment is prepossessing, and a key to the thoroughly business-like and comprehensive character of the transactions of the concern, the interior is even more so.

The vast spaces occupied by single departments; the hundreds of bedsteads, the thousands of chairs, the rows of tables, the counters laden with bedding of every description, extending quite as far as the eye can easily measure, and the whole interesting aggregation broken and varied here and there by displays of pictures, exhibits of silverware, clusters of bronzes and statuary, make up one superb and bewildering spectacle of the artistic industrial achievements of the present day, made at once available to the most ordinary means, that when seen makes anyone glad that he or she is living in the favored age and the favored land they are.

ATTRACTIVE FURNITURE.

Ancient and Elegant Forms Adapted to Modern Convenience and Comfort. It is a curious fact that the history of furniture has been contemporaneous with the political independence and the material prosperity of the average man. Even architecture does not tell the ups and downs of man's fate so roughly as the objects that are identified with his daily life and domestic comfort.

No popular error is so common as the one that arises of domestic use in the household have had a steady development through the centuries, and been elaborated from the simplest terms to those more complex and luxurious, such as are now found in the great emporiums.

Not only is the story of our furniture



MR. B. ROSENTHAL, President and Manager of The People's Mammoth Installment House in his private office.

of our chairs and tables, the story of art itself, but it is the story of the human race. It has gone up and down fluctuating with the varying fortunes and intelligence of nations and people. Skipping the Indian and Oriental races with their sculptured utensils and rich colors, art in furniture had already reached great development when the Egyptian led the world. He had his beds of cedar supported on feet carved, painted and covered with the finest draperies, as well as chairs of turned wood, and vases, mirrors and small articles of convenience were in the greatest abundance.

The Greeks living so much in public and holding their dwellings and women in small esteem contributed but little to the development of furniture, but the Romans carried the art of household decoration to a point where fancy seemed to have reached its limit. When Rome fell all that had been accomplished in household elegance fell with it and for centuries the industrial art was dead. Slowly, after the Dark Ages and Charlemagne, the bench came again a chair, the armor chest a couch, woman's ascendancy began and the comforts and conveniences of the household began to receive attention.

To the thoughtful observer, whether or not intent on purchase, a ramble through such a large and complete set

in the basement and throughout the first floor, but more especially in the salon on the Farnam Street front, of the second floor there is to be found at The People's Mammoth Installment House such a diversity of household furnishings as is seldom seen under one roof. Everything that belongs to the comfort and convenience of a home, from a stove or the humblest kitchen utensil to stately or richly upholstered divans and lace curtains, are to be found here, not restricted to the wealthy alone, but available to all and the most moderate income by means of the credit system. The array of attractive furniture takes in a variety of styles, as well as diversity of forms, and anyone wishing an exquisitely upholstered parlor lounge, or the equal in style of those, in the very finest houses, can have it as easy as the plainest and most practical dining room chair.

It is no unusual thing for young people just beginning housekeeping to be furnished throughout entirely from The People's Mammoth Installment House, as they find much more convenient, can make satisfactory arrangements and can have better facilities by selecting everything needed at one place under the same roof.

Many a pretty and happy home has had its beginning in The People's Mammoth Installment House establishment.

HOUSEHOLD CONVENIENCES.

All the Necessities of the Kitchen and Tableware in Profusion.

In no part of the great establishment of The People's Mammoth Installment House, is there so much to interest the housekeeper as the basement, which is the same roof as the main floor, and the varieties of china and tableware belonging to the dinner table.

In that foundation of domestic economy—the stove—all the best and most convenient makes are found, notably the Peninsular, the Universal and the Estate. They are of different sizes and furnished with all the latest appliances and conveniences. Some of them have what is known as the "patent kick" for opening and shutting the front and back oven doors with the foot. Others have gauze doors, which give ventilation in baking and have an advantage over the closed doors in that they are aware. Some of these stoves have taken first prizes for making the finest crust on bread baked in them. The "Model" is the best and is all that its name indicates.

With these go boilers, copper and tin-lined, boiling pots, with inner granite surfaces; coal beds that will not break, and various agate-lined utensils, all designed to do the best and most economical work. In the case of the boiler and aid in that cleanliness which an eminent authority declared was next to goodness, and in which the truly good housekeeper delights.

In tubs, clothes wringers and baskets and cloth wringers there are almost as much improvement as in anything and it is indeed wonderful to see how invention has kept pace with the age even in these important details of the neither household.

Quite important improvements have been made in oil stoves, the latest of which is the new process, ranging from one burner up to five. The improved are guaranteed non-explosive and are as great an institution as any home can possibly have on hand especially for the hot summer weather, when a continuous hot coal fire is not only trying to comfort but unnecessary.

Almost one entire side of the basement is taken up with china and tableware and toilet sets. There are French china dinner sets of 125 pieces and German china sets in white and gilt of 120 pieces, such as glass chandeliers and tasteful decorations. Such is the variety in dinner sets that they range from \$1 to \$150 a set in price.

The collection also includes many beautiful salad and other fine dishes in Louis XV. designs, and pretty and dainty after dinner coffee sets in a variety of shapes and colors at the most moderate prices. There are sets of really

good looking and serviceable American granite ware—full sets of 112 pieces that come as low as \$9, and others that run as high as \$42. Separate tea sets that vary from \$3 for fifty-six pieces up to \$15, all exquisitely decorated and highly ornamental. In toilet ware there is an assortment that almost makes choice difficult. The English sets, of twelve pieces handsomely decorated in floral designs, run from \$6.50 to \$25 a set. Many of them have fluted tops, and the handles and shapes are the very latest, often copied of ancient and elegant models.

Hall lamps abound in all the convenient arrangements, white and tinted, at from \$1.75, while there is also a fine array of ornamental piano lamps, with fancy umbrella shades, such as are now so fashionable. They practically make a parlor, so far as style is concerned. Some in nickel and some in wrought iron, and they come from \$4.50 to \$60, much, of course, depends upon the shade. They have centre draft burners and adjustable springs. Table lamps, with duplex burners and a bewildering diversity of shades, come anywhere from \$1.25 to \$10 or \$12.

Although not all included in this department, any mention of the wealth of household accessories found in The People's Mammoth Installment House would be incomplete without a mention of the bric-a-brac. It includes statuary,

ELEGANT UPHOLSTERY.

Artistic Accessories for the Drawing Room and Boudoir.

The only thing that can limit the splendor of a drawing room or parlor in these days is the length of one's purse. But it is possible for anyone, through the inducements offered by The People's Mammoth Installment House, to have a parlor sufficiently elegant and attractive for all ordinary demands.

No parlor is complete or can have any

inviting character without seats that are deep and comfortable, no matter what may be their woodwork, while sofas, lounges and ottomans always increase the air of luxury. The centre table may be round oval or oblong, according to taste or the preference for the various fashions. Cabinets, too, a essential, and hanging brackets with little trifles to put on them, do much to break the monotony of the walls. All these and many other accessories of the parlor are to be seen at The People's Mammoth Installment House, in the greatest diversity and profusion, so that there is no character of purse or variety of tastes that cannot be suited. The parlor suits range in prices from \$25 up and generally contain six pieces. Tables vary in size and according to the prevailing tendency chairs are seldom alike. Some of the sofas are beautiful form and the lounges are models of ease and upholstered with the beautiful stuffs that in design and appearance often resemble tapestry.

As for the chairs, no matter for what apartment intended, they are bewildering immediately upon entering are double rows of fancy rockers come with plush seats and backs, others bound and ornamented with burnished metals extending the length of the store. Then at the back, at the left, flanked by sofas and divans, are the fine upholstered hair and spring chairs, some of which are triumphs of the upholsterer's art. An article that is now often introduced into the parlors which more generally seen in the library, is the escritoire or writing desk, and of these many are seen in the forms that are largely reproductions of the French court periods.

BED ROOM FURNITURE.

The Grandest Display Ever Shown in Omaha.

Not one of the accessories of the bed room is wanting. Every article can be found in some department of the establishment. The number and variety of bedsteads on the first floor alone, not to speak of the hundreds stored in the above and below, excites curiosity as to how there can be such variability in individual taste. They are in walnut, light and dark oak, mahogany finish, etc. Some are plain, others show carved work, and they are in all sizes and single and double. The English oak bedstead made in the style of the XVI. century appear at present to have the greatest run, and a pretty piece of furniture it is.

There are also bureaus and dressing tables and wardrobes in the greatest variety. The wardrobes range from \$7.50 up, some fine double ones, with plate-glass doors, being \$25. It is, indeed, wonderful to see what a substantial and good-looking piece of oak can be turned out now in the shape of a wardrobe for \$8 or \$10. Entire bed room suites range from \$15 up to \$600. This, of course, does not include the chival glass, of which there are many, some of

HIGH ART FLOOR COVERINGS.

Varieties of Rugs and Carpets That Will Wear Well.

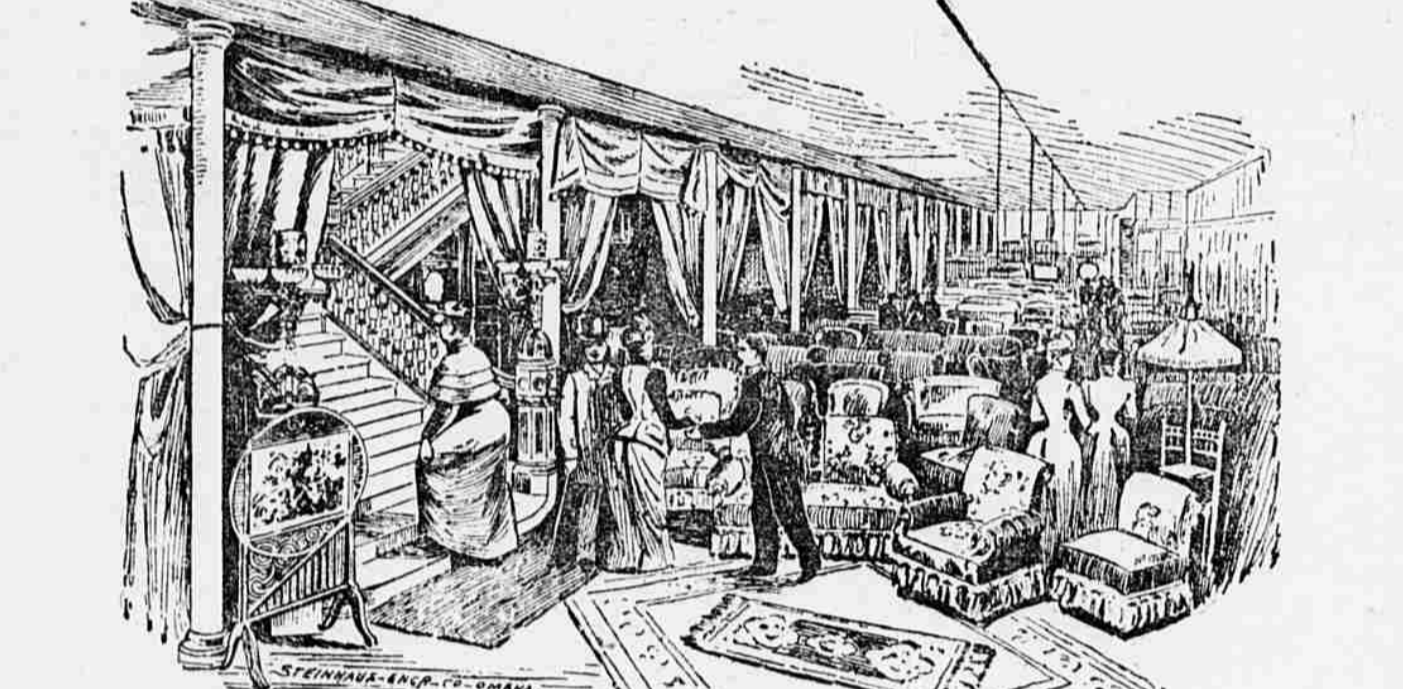
It has been said that as charity atones for a multitude of sins, so a good carpet makes up for whatever else is missing in a room. The walls may look bare, the chairs may be old, the sofa dingy, and there may be very little in the room, but if the carpet is good the place looks comfortable and furnished. With a new carpet it only takes a few additions to make it a room look elegant. It makes the toilet of a room and without it all is wanting, just like a lady otherwise well dressed who spoils and "gives it all away" by wearing a shabby dress.

The color of a carpet should always be chosen in keeping with the general design of the room, the wall paper, the furniture, etc., and there is hardly a tint and few known designs that cannot be found in the immense carpet department of The People's Mammoth Installment House, covering 40x100 feet, the space of a good-sized store.

Everyone according to taste, but in general the color for a dining room or hall should be darker or more "solid" than for a parlor, while that for a bed room should, if possible, be lighter than either. Whenever the carpet covers the entire floor it is usual to have a deep border, thus giving it something of a rug-like character, though some prefer the entire pattern plain and unbordered. Whatever the carpet determined upon, whether rich or the lowest in price, a suitable border can be found at "The People's" to accompany it, and it is well to go the additional expense, for, as a rule, the carpet is as much enhanced by its border as is a jewel by its setting.

All the varieties of carpets manufactured—the Wiltons, the Moquettes, the various Brussels and the Ingrains, not to mention druggets, matings and so on, are to be found in the immense and interesting stock accumulated in this, one of the most important departments in The People's Mammoth Installment House. The Ingrain, one of the most serviceable and economical carpets anyone can buy, which can be had here, by the way, anywhere from 18 to 25 cents a yard, is within the means of anybody. No one need have a bare or unattractive floor when good serviceable carpet can be had at such a price. It comes in exceedingly neat designs, mixed and mossy, mottled and geometrical, according to taste. There is not much danger of getting an ugly one, as some one skilled in taste has had the selection of them already.

Almost every housewife knows what the qualities of Brussels carpets are. It is made by weaving into a linen body loops of woolen threads, three to a loop customarily, and as they are dyed in the wool the color is lasting and "wears forever," as the saying is. Some beautiful designs in Tapestry Brussels at "The People's" range from fifty cents a yard. Though others may be more luxurious under foot, there is no better carpet for the average householder than the Brussels, and by proper padding when put down it can be made as soft as any and more durable than some others. The Brussels, though once not many years ago rarer than it is now, is used alike in



PARLOR FURNITURE DEPT., as seen looking east from grand stairway.

ocean, the graveyard of misery's evictions, and even slavery's embittered strife, all more than anything else grow out of the desire of the peasant's heart-longing for a home and individual recognition. The denial of political rights as well as of credit to all not actually possessed of property has been one of the most prolific disturbing elements of the world's history. Under the kind and beneficent institutions of this fraternal land, like Bertram's fate on Ellengowan's height, "the dark has turned light and the wrong been made right," and here the man of every birth may find himself a home in complete security and furnish it and rest himself in comfort and content.

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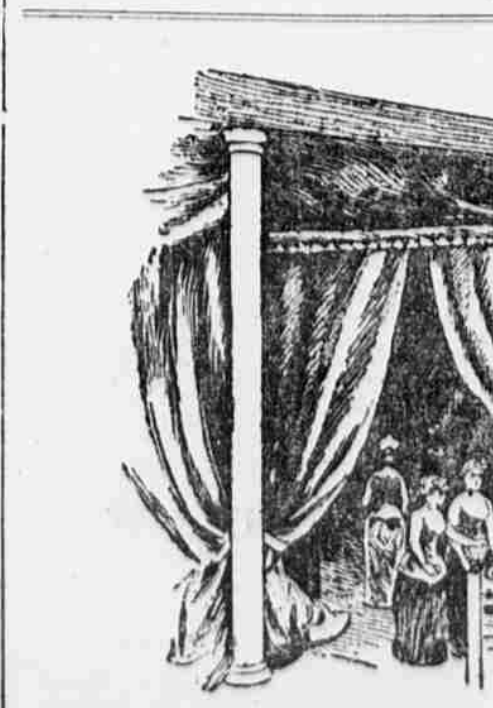
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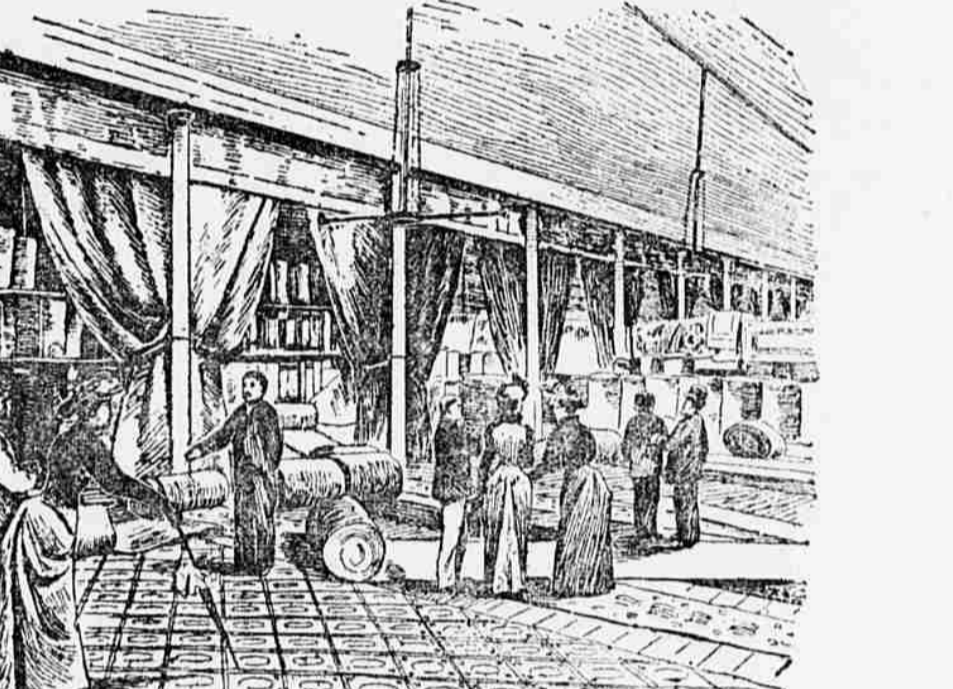
establishment as that of The People's Mammoth Installment House, with its armories of elegant and serviceable accessories of elegant and serviceable accessories of the home, its congregations of chairs, its accumulation of bedsteads and bedding and an aggregation of a variety of almost every known article of furniture belonging to the household, it is in the highest degree interesting to contemplate the suggestions of achievement in the way of human comfort which they convey.

Though furniture may not be as important as temples or monuments, it has taken years full of intense human interest in the movements of the world to produce these things. Relics of the Crusades and of the Renaissance may be seen in the forms of a single chair.

Great have been the changes since in Gothic times in the one great hall used for every service there was but a single chair, occupied invariably by the master of the house, and never surrounded by him except to some superior. Uncomfortable though it was, and not to be compared with some of the easy affairs at "The People's", in which one sinks almost at once into a doze, it was nevertheless the seat of honor. Remarkable has been the revolution of the furniture in proportionate their meals from a cloth spread on the floor while partially supported by cushions, of which the fauteuil remains a relic.



Furniture Department, as seen Looking North from the entrance to the elevator.



CARPET DEPARTMENT, Third Floor.

DINING ROOM FURNITURE.

Artistic and Elegant Sideboards of Every Imaginable Kind.

There are at present in The People's Mammoth Installment House no less than seventy-five different patterns and styles of dining room suites, no sideboard, no table, no group of chairs alike. Some of the sideboards are handsome massive affairs in the style of the fifteenth and sixteenth centuries, many of them with the drawers plush lined and oxidized handles. The sideboards alone range from \$7.75 up to \$150. As for dining room tables a good one is sold for \$3.50. The many corner china closets are an interesting feature to the householder who visits this department.

No other character of furniture excels in varied construction or interest that intended for halls. The hall racks, some broad and elaborate, and others tall and with catch-all raised seats, are a study in themselves and represent all the gradations from \$7.50 up to \$200.

An important branch of the furniture department is the curtain and drapery room on the third floor. A gentleman who had no idea of purchasing happened in there on another matter on Thursday. He was astonished to notice them unpacking some curtains new in material, a sort of knitted cheese cloth and exquisite in blue and brown or combinations. There were rows of blue silk stripes above and below and a narrow chenille fringe border. They were just the curtains he had been looking for. They were by no means common. With his prejudice against installment houses greatly shattered he nevertheless went to several large establishments, expecting to find the same article. He failed every where he came back in a few hours, but too late—the curtains were gone, and he left feeling like kicking himself for his procrastination.

The curtain display is really excellent and the selections show taste and include many novelties and entirely new things not to be found elsewhere. There is a large collection of lace curtains ranging in price from five cents a pair up, and some very attractive portieres as low as \$3.50.

"THE PENINSULAR" STOVES.

"The Peninsular" hard and soft coal heating stoves, of which "The People's" carry a complete line, have a national reputation, are guaranteed to give perfect satisfaction in every respect. If you want to see the largest line of first-class heating stoves at the lowest prices, you want to go to The People's Mammoth Installment House.