THE OMAHA DAILY B. DAILY A, DECEMBER 4, 1892-TWENTY-FOUR PAGES.

1513

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\$40.00 VIOLINS at\$25.00 \$30.00 VIOLINS at\$20.00 \$20.00 VIOLINS at\$10.00 \$10.00 VIOLINS at\$6.00 \$3, 4, \$6, \$8 VIOLINS at\$1.50, \$3, \$4, \$5	IMPORTED GUITARS	\$20.00 to \$75.00. \$10,00 Banjo\$ 6.00	\$12.00 Mandolins \$ 8.00 \$15.00 Mandolins \$10.00	\$85.00 Music Box\$60.00 \$50.00 Music Box\$35.00 \$35.00 Music Box\$25.00 \$20.00 Music Box\$15.00 \$15.00 Music Box\$12.50	stock of the latest Sheet Music
1513 DOUGLAS STREET.		08	PE		1513 DOUGLAS STREET.

pleased at the warm welcome home accorded

her by her friends, among whom were Mes-dames L. D. Fowler, J. C. Kuony, C. F. Weller, W. K. Beans, Brad Slaughter, C. Hartman, Henry Bolln, C. B. Coon, M. M. Hamlin, Adolph Meyer, A. L. Rector, L.

H. Korty, George Hume, George W. Lin-inger, Dr. Eleanor S. Dailey, George Bas-sett, C. H. Fowler, James Stephouson, C. F.

Goodman, F. E. Bailey, J. G. Willis, Euclid Martin, D. H. Wheeler.

The Golden club was royally entertained

the Misses O'Connor at their home, 2510

Mason street, last Thursday evening, high

five being the order of the evening. The prize consisted of a gold medal, awarded to

the lady and gentleman winning the mos-

games, which they hold until the following party, when it is transferred to the winner

of the evening, and was awarded to Miss Rose Durr and Mr. Braden. After eleven games were played delightful refreshments

were served. Those present were Mr. and Mrs. Keshan, Mr. and Mrs. McElbaney, Mr. and Mrs. Madden, Mr. and Mrs.

Hammong, Trott, McMillen and Miss Pie

ard, Messes. O'Connor, Sullivan, Braden Burgess, Hammond, Picard, H. Robinson

A very successful fair was held by the

ladies of the First Congregational church or

Monday, Tuesday and Wednesday in an or

occupied portion of the Creighton block, the

room being quite transformed by means o

rugs, portices and fancy work on sale. A most appetizing luncheon was served, being

well patronized, as it was so convenient to

gentlemen down town. The ladies presiding at the various booths were as follows: Fancy

man, Mrs. C. B. Moore; the paper booth flowers. Mrs. House; infants' wardrobe

dolls, Mrs. Condon. A sylph-like dress form was gowned in a robe with numberless

pockets, each of which was marked with the

in hair diessing. 211 South Sixteentu street

AFTER THE PLUMS.

with Applications for Office.

Governor-elect Crounse has returned from

it was impossible for a person to conceive.

without actually having the experience, of

who desire to serve their state in some ca-

pacity or other. His mail centains from

fifty to seventy-five letters per day from officeseekers, and they all talk business.

The fact that the democrats were successful in the national election makes the num

per of those who demand something at the

bands of the governor all the greater, as the

crowd, is thrown in with the scekers for

There is nothing more appropriate for a Xmas offering than a box of "Huyler's" de

helous candy. Call at Kinsler's drug store

Removed From Temptation.

John Peel, Tom Connelly and John Mc

been sent to the county poor farm, where

For years and years Peci bas been known

they will spend the remainder of their days

as a sneak thiel, but he has never stole property of sufficient value to insure him

term in the penitentiary. He was once a soldier at Fort Omaha and was discharged from the service on account of his absolute

worthlessness. After his discharge it

alleged that ne took up the occupation of petty thief and since that time has spent

eater portion of his time in the county jail

Instead of taking valuables he always stole something to est, and scores of times he has

been caught with as many pies as he could

order before the 13th inst.

hoped to become a part of the federal

Nebraska's Governor-Elect Overwhelme

price of the coutents. It was called, "Wha

Mitchell, Misses O'Connor, Robinson

and S. Robinson.

Two Lectures to Be Given in Omaha by This Champion of the Cause of Human Free-

Stead said in his Review of Reviews, "one of the most remarkable English women of the apostolic type of this generation," will deliver two lectures in Omana December 18 and 19. Unity church having been secured

Outline of Theosophy." work, Mrs. Colpetzer; apron booth, Mrs. McMillan; dining room of the nineteenth century, Mrs. Du Bois; candy, Miss Bauserrs. Brunner; sherbet, Mrs. Raymond is It," and was taken care of by Mrs. S. S. Curtis, assisted by Miss Curtis and Miss Miss Johnson has returned from Culcaro. Ladies should call and get the latest designs she might alter the means by which should strive for its accomplishment. his eastern trip and is once more the prey of the officescekers. He said this morning that

the number of ambitious patriots there are nen or women have had so checkered and varied a career. Some people claim there is no chance in the universe, that we make our own destiny and modify our environment by our efforts. If environments are indicative of the soul within, the ever-shifting ones of this woman show a many-sided character. Born of irish parents; married to a clergyman of England; forced for conscience's sake to eschew the communion; separated from husband and children; throwing herstate patronage, as that is all there is in sight for them. eif among the poor of London; working for the destitute, the outcast and the oppressed with agnostics and protestors of all sorts co-laborer with Charles Bradiaugh for th 222 South Sixteenth street and leave your board; student, writer and orator, and al ways philanthropist, she at last met a woma with a nature even mers phenomenal than her own—the late Mine Blavatsky—and, won over by her, thereafter devoted all her inherent force and acquired ability to the Laren have been declared paupers and have

theosophical movement Those who know her the best esteem her he most. Once beautiful, now showing marks of the many battles in which she has taker part, she is still, and always will be, attractive, interesting, fascinating. Wavy gray hair makes a far from unpleasing background to a mobile face and the most bonest and intrepid of clear brown Irish eyes—eyes that can look at one both penetratingly

THEOSOPHY'S HIGH PRIESTESS

Something About the Life and Works Mrs. Annie Besant.

MR. STEAD'S ESTIMATE OF HER WORTH

dom-What She Has Done for fler Sisters Throughout the World. Annie Besant, of whom Editor William

for the high priestess of theosophy. Sunday evening Mrs. Besaut will lecture upon the problem "Labor Strifes in the Light of Reincarnation, and on Monday evening "An Mrs. Besant is 43 years of age, and early in life married a Rev. Besant, prother of the novelist. Her maiden name was Wood, Her early teacher was Miss Marryat, the favorito sister of Captain Marryat. Her brother is Sir Henry Wood, secretary of the Society of Arts of London, who was in this country this year on business with the World's fair. Her grandfather was really the efficient cause for the birth upon English soil of the queen of England. He paid the debts of the notorious duke of Kent, the queen's father,

thus permitting the return of that nobie and his wife to England in time to have the birth of the future ruler occur in Britain instead of in Germany. The late Lord Hathaway, lord chancellor of England, was her cousin. In appearance Annie Besant is what her nature is, that is, an enthusiast of the type that will not give up its ideal even though is of good height and graceful. Her hair is growing gray and she wears it pushed back from her forebesd. Upon her brow are the marks of care and thought. Not the lines of hunger nor of hardships, but of mental struggles; those lines, too, that come from seeing the poverty and misery of others and trying to relieve them; the marks which will show themselves in one who is unjustly attacked, who fights for a forlorn hop-

are servers of time. Strange is not the word to apply to her, hough she is certainly remarkable. Few

earchingly, as well as sympathetically and

Those who know her well know how bravely she has always borne herself. In the face of a mob; before armed mon; on the platform with a bostile audience; with voice

and pen; by word and deed, she has never falled to show unflinching courage.

It used to be the fashion in England to ig-WHAT MUSICIANS ARE DOING

nore the existance of Mrs. Besant, but that is no longer the case. She has entertained the higher circles, and has been invited by them to their houses. Many a member of her branch belongs to the nobility there, and people have at last come to the same conclu-sion as Editor Stead, that there is a noble soul who may have some peculiar notions, but who is honest, sincere, just, brave, tire less; and those qualities are not common

But the poor always loved ner, for she has been their friend and has helped not only the general mass, but over and over again individuals. One of her latest works the latter to Mrs. Besant and with it open a club in the east end of London for the girls there, where they can go and a muse themselves and which is managed another worthy member of the Theosophical society. In this club also the match girls of

London have their headquarters. A striking peculiarity of Mrs. Besant has not been noticed in the many articles that have been written about her. It is in this that although she is a forcible speaker, with a strong and deep voice on the platform, the moment she has done her speeking her voice there is not the slightest trace of that hardness one so often sees in those women who have hard work to do in reforms of the nature she has engaged in. This is most notice able. It is not perceived by the general pub-lic as they only see her on the platform; but when one has been with her in private life one feels the charm of her soft even voice and her even manners. No one is offended by her, and for all she has ever sweet smile and a pleasing way, making you think perhaps this woman cannot work. But in a few moments you see there is depth and power and firmness in her eye, and on some themes in conversation a note arises in her voice giving warning of the strength and who know her well do also love her as well as admire. Truly, Mr. Stead remarked, she is one of the most wonderful of women. For most of all is the fact that at the time she had no spiritual hope, no gleam as to the future, she still worked on and on for the poor, with no desire for reward-n her. This is altruism, this is unselfishness It is possible to work without worldly hope if you hope in the life to come, but when you have no belief in the world to come and still work for your human brothers, this is the very height of true endeavor. she says, theosophy has opened the door again and shows the real future, although it has not, and never will, make her believe in an anthropomorphic God or a Savior other than the good deeds of every man.

The "No. 9" Wheeler & Wilson is a rapid stitcher; so rapid that it will stitch three yards of goods while only two yards are being stitched on any vibrating shuttle ma-chine. Sold by Geo. W. Lancaster, 514 S.

Woodmen of the World.

The prosperity of Alpha camp, No. 1, continues, and at its last meeting twentyfive candidates were initiated. Deputy Sovereign Consul W. W. Moseley has contracted to put the camp 1,000 strong and there is no doubt he will accomplish his purpose. He has had printed a complete purpose. He has had printed a complete roster of the camp to November 25, which contains the names of over 600 of our citi-zens. Thursday evening last the camp was the recipient of a unique and tasty gift from the wife of Clerk C. E. Alien. The valuable features of the order, written on a typewriter, in the form of a monument and neatly framed, the entire work being done by Mrs. Alien, was received by the camp with many expressions of appreciation and gratitude. The next regular meeting will be in the nature of a 'stag' party, to which all friends of the order are invited.

Druid camp, No. 28, located on Thirty second and Ames avenue, has now a mer bership of 150, which is constantly increasing. Their social and dance held Friday evening, November 25, was a grand success It is the intention to form a Woodmen

There is nothing more appropriate for a Xmas offering than a box of "Huyler's" delicious candy. Call at Kinster's drug store, 222 South Sixteenth street and leave your

circle in connection with this camp in the

near future.

Musical Notes and Gossip Gleaned from Local Fields.

SOMETHING ABOUT A POPULAR QUARTET

Novel Christening That Preceded a Suc cessful Career-The Mendelssohn Club of Boston & Coming Attraction-Musical Church Services.

Few features of vocal music have stronger hold on the sympathies of the average audience than a selection well rendered by a male quarter. Whatever other numbers of a program may be listened to with well-bred silence or received with a murmur of perfunctory applause, the appearance of a quartet of known ability is the signal for an enthusiastic recep tion and a seldom failing encore. There is some subtle element in the harmonious blending of the four voices unassisted by any instrumental accompaniment that seems very near to nature's music and reaches the ear with the effect of a single

harmony. There are perhaps a dozen male quartets in Omaha, any one of which is well qualified to please the most critical audience and lend an enjoyable feature to any entertainment. One of the oldest and most popular of these organizations is the T. K. quartet, the fame of whose performances is not confined to Cmaha, but is known all over the west. The T. K. quartet was the ploneer of its kind in this city, and although nany similar organizations have since came into existence, its prestige has never been

The quartet was organized in 1888 by Mr. Lee G. Kratz, who is still its director and manager. It was originally composed of B. F. Duncan, first tenor; Lee G. Kratz, second tenor; J. H. Conrad, baritone, and J. A. Bollman, basso. It soon acquired considerable celebrity in local musical circles, and its services were in constant demand. Reassured by their success at home, Mr. Kratz determined to take them on the road as a musical attraction, and in 1890 a series of concerts were given in Nebraska and Iowa cities. The entertainments were received with marked approval and during the next season a number of points in North and South Dakota were included in the cir

During the past year the quartet has been reorganized, A. T. McPherson taking the po-sition of first tenor and William Mor-rison assuming the basso part. They are already making preparations for an ex-tended trip through the Dakotas and the Black Hills country next summer, during which they will appear at a number of Chautauqua assemblies. They will give a concert at Neola, Ia., on New Year's night, and have also been engaged for entertainments dur ing the winter at Lennox, Ia., and at the Nebraska Wesleyan University at Lincoln. The somewhat unique sobriquet of the organization has been in enigma to the pub-ile, and many and amusing have been the interprations placed upon the

initial letters, "Tea Kettles," "Tough Kids" and a hundred other equally numer-ous titles have been bestowed upon them, and it is likely that not more than half of their admirers are yet familiar with the real significance of the letters "T. K." When, after the first organization, the question of a name came up for consideration, it was the unanimous opinion of the members that it should be known as the Kratz quartet in honor of Mr. Kratz, to whose efforts was largely due its organiza

With becoming modesty Mr. Kratz accepted the honor with the reservation that only the initials of the words should be used. So the quartet was christened and for long time the full name was kept a secre between the members. The quartet is singing better this winter before and is anticipating ccess. Mr. McPherson has

increased success. Mr. McPherson has a lyric tenor voice which reaches C without an effort, and its round and resonant

qualities are especially adapted for quartet singing. He is still young and has great possibilities before him in the musical world. Mr. McPherson is employed at the B. & M.

The baritone, Mr. Conrad, is gifted with an exceptionally brilliant voice. His tones are clear and well rounded and each year marks a noticeable improvement his work. Mr. Morrison sings Knox Presbyterian possesser of a bass voice of remarkable depth and power. He is particularly at nome in the lower registers, of which he has per-

Mr. Lee Kratz, the manager and director of the quartet, has been a teacher of music in this city for the past half dozen years, and baritone tenor, and he is equally serviceable as a second tenor or baritone. Mr. Kratz as charge of the vocal department of the University of Omaha at Bellevue and is nusical director of the choirs of Kountze Memorial, Knox Presbyterian and several

other local churches. The musical event of the coming week will the piano recital by Mme. Bloomfield Zeisler at the Lininger gailery Wednesday evening. This is Mme. Zeisler's second appearance in Omaha, and no one who heard her before will be apt to miss her perform nce Weanesday evening. She is a true artist in her playing, not perhaps as brillian in her execution as some of her contemporaries, but the possessor of abundant technique and an individuality that is always pleasing. Her performance is distinguished by a delicacy of shading that lends additional enchantment and her rendition of the most difficult compositions is remarkable for its accuracy and precision. The program will include the following compositions:

Garotte with variations. A minor..... Rameau Sonata, Op. 57, D minor........... Beethoven Garotte with variations. A millor. Rameau
Sonata. Op. 57. D millor Beethoven
Scherzo. Gp. 16. E millor Mendelssohn
Etude, Op. 25. G flat Chopin
Nocturne, Op. 90 E flat Godard
Regoudon, Op. 294. D flat Regoudon, Op. 204. D flat
Etude Mignonne, Op. 16, D flat Senuet
Grotte and Musette, Op. 1, D millor D'Albert
Lizst
Condoleira. Lizst Tausig Morat Militaire.....

The musical service at Trinity cathedra today will be especially interesting. It being communion Sunday Elvey's beautiful communion service in A will be rendered in the morning by the full cholr The morning anthem will be "Prepar e the Way of the Lord" by Garrett. At the evening service the anthem will be repeated and Mr. Wilkins will sing the solo "Comfort Ye" from the Messiah. A violin solo by Mr. Charles A. Higgins will also be a feature of the evening service.

The charter membership of the Omaha Choral society was closed at its regular meet-ing Thursday night and hereafter the names of aprlicants for memoership must be pro-posed by some member and pass through the hands of a committee. Among the recent additions to the society may be mentioned Lieutenant and Mrs. Van Liew and Miss Fannie Arneld. The regular meetings are held in Hayden's music hall every Thursday evening, and any one who s interested is welcome to attend whether they are members of the society or not. A solo by some well known instrumentalist or rocalist is a feature of each meeting. At the last meeting Mr. Hans Albert played a

The Mendelssohn Quartet club of Boston will give a concert to this city Saturday even-ing, December 17, under the auspices of the Ladies' Musical society. The organization is recognized as one of the best of its kind in the United States and the enterprise of the society in bringing them here should be rewarded by a liberal patronage. The club is accompanied by Miss Jewell, a soprano of nore than ordinary ability, who will contribute several solos to the evening's enter-The concert will be given at the First Methodist church.

The Omaba Choral society will give its initial concert sometime toward the end of January. The program will be a miscel-laneous one, beginning with a chorus followed by a short program of violin, plane and vecal solos, and closing with a second chorus num-ber which will probably consist of male voices. Mr. Jules Lombard and Wilfred Blake will be among the soloists.

Omaha School of Music. He will take the position of piano instructor, made vacant by the resignation of Mr. Martin Cahn. Mr. Smith has spent five years in the study of ber of ballads which' have found favor with the public.

Miss Fannie Arnold, vocal instructor in the public schools of the city, has been appointed a member of the advisory council of music teachers for the World's fair. The appointment is highly complimentary to Miss Arnoid's ability as a teacher, testifies to the estimation in which she is held in other cities. She will leave for Chicage during the holidays to confer with the other members of the council in regard to

the work.

The musical department of the University of Omana at Bellevue will give a recital and concert on Thursday evening, December 15. The program will combine both vocal and instrumental music and will be supported by a chorus of forty voices.

One of the events announced by the Laies' Musical society for the coming season is a plano recital by Miss Adeic Aus der Ohe of New York. Miss Aus der Ohe is justly regarded as one of the greatest pianistes of the present time and made a most impression at her former appear ance in Omaha. At the First Methodist church this morn-

ing the choir will render the anthem "Venite Exultemus Domino," by J. Ross Corbin Mrs. Martin Cann will sing the solo, "Suffer Little Cuildren," by Hewitt. There will be no evening service. The choir of the Kountze Memorial church will render some excellent music during December. A praise service similar to the one

mas services. Miss Jessie Johns, organist and leader of he choir of St. Matthias church, is taking a few months vacation to further her musical

given some time ago is in contemplation and

special effort will be made for the Christ-

education by study and travel. Those people who are prone to belittle the musical capabilities of the city should have attended the concert given at the Young Men's Christian association hall last week for the benefit of the Old Ladies' home. It was really one of the most enjoyable enter-tainments of the season and was entirely in the hands of local talent. The management was in charge of Mr. Phillip Ray and the affair was highly successful, both musically

BUILDING ASSOCIATION NOTES. A total of fourteen associations have ap-plied for membership in the Nebraska State

and tinancially.

Messrs, G. M. Nattinger and James W. arr of Omaha are booked for addresses the state league convention in Lincoln, De cemper 13.

A decision of great importance to loan and building associations was rendered by the supreme court of Mississippi on the 27th ult. The main point involved was the right of an association to collect interest on the premium bid for a loan. The borrower bid 40 per cent for a loan of \$1,000, receiving \$600 cash. He was required to pay interest on \$1,000. The action was based on the ground that interest on the premium was usurious. The court held that the association had a right to charge the \$400 promium on the amount, but had no right to charge the borrower interest. as it was money be never received; that the only sum the associa ion could collect interest on was the \$100 actually paid the bor rower. This question has been raised in a number of cases in Nebraska and the right of the association to collect interest on the premium has been sustained by the lower courts The safer and better policy, however, is to collect the premium in monthly installments The great object of legitimate building associations is to furnish the industriou wageworker with means to procure a hone so that every child shall have a fireside every father and mother a roof. The more homes the more patriots, the more virtue and the more security for all that gives worth to life. To a man of limited income, the task is not as easy as it seems at first

glance. Payments are extended over a series of years and their regularity becomes

ments are no greater than the rent for like accommodations. Success in this as in all undertakings requires perseverance. In the end there is the happiness and independence plums deducted from loans should be conidered profits eligible for division at the end of each year a building and loan expert discusses the subject of premiums earned as the Cincinnati Enquirer. The conclusions arrived at are in keeping with the practice of most Nebraska associations in having an unearned premium account. The answer to the question proposed is as follows: 'If the premium deducted never goes back to the borrower then, of course, said premium in time finds it way to the credit side of the profit and loss account, but because "it never goes back" is not a reason why it should be counted in as an immediate gain. Premium is only another name for extra interest paid in advance, and if all the aeducted premium is credited at once as a profit future years are at once robbed of their just proportion. To make a strong case, a loan or loans for the year may command 40 per cent premium, say for loans aggregating \$20,000, making the deducted premium \$10,000. If this were divided the first year the gain would appear enormous for one year, after which the rate of gain would decline from year to year because no more premium could be obtained from the same loans. The premium should be divided over a period of years to agree with the life of the series, and then the rate of gain from year to year would appear uniform. Even if the society is run as a single series concern it is wrong to divide the premium at once, but in a series association t is a dangerous practice, because it matures stock before the real gain justifies maturity. Suppose \$10,000 deducted premiums divided at once causes a series to mature by reason of counting \$20,000 of loans as assets. Is it not plain that the more gages are handed over to those who remain at \$30,000 when in reality only \$10,000 was paid for said mort-gages! Whatever rate of interest paid gages! in advance, promium represents that rate for the time yet to run and should be held back as uncarned for the benefit of those who take the mortgages at their face value, \$20,000 When a borrower actually repays his loan and sacrifices the premium previously deprofit. It also becomes a profit when his account is finally settled by maturity, but not until his account is closed. If secretaries and others would keep in mind the fact that deducted premium, as stated, is only extra interest paid in advance, they would have no trouble in setting aside this extra interest

DOCTOR : McGREW.

and drawing on it only as it falls due."



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