Accepted Time.

ple you are after.

Servant girls and others seeking employment, do not have



Advertisements for these columns will be taken until 12:30 p. m. for the evening, and until 2:00 p. m. for the morning and Sunday edition.

Advertisers, by requesting a numbered check, can have answers addressed to a numbered letter in care of The Bee. Answers as addressed will be delivered upon presentation of the check only. Rates, 1½c a word, first insertion, 1c a word thereafter. Nothing taken for less than 25c for first insertion.

These advertisements must run consecutively.

WANTED-MALE HELP.

WANTED-EXPERIENCED COAL MINERS TO go to Sheridan, Wyo. Apply at office Sheridan Coal Co., 1805 Farnam. B-492

SALESMEN, SALARY OR COMMISSION TO introduce our goods to the trade, Permanent position, staple line, fast sellers, big profits, pleasant work. Address with stamp, King Mfg. Co., C 42, Chicago. B-M485 4* YOUNG MAN TO LOCATE AT LINCOLN IN charge of branch house; salary. General business experience only necessary. Address D 11. B-M552 4* GOOD MAN AS ADVERTISING AGENT EACH

OOD MAN AS ADVERTISING; cash paid; encounty U. S.; no canvassing; cash paid; enclose stamp. Kearns Co., Greensburg, Ind. B. Ma27.3* WANTED, SALICSMEN FOR LINE CIGARS; full particulars. Address with stamp, Sumatra Cigar Co., Chicago, Ilia. B—M625 4*

WANTED, A GOOD BROOM MAKER AT FRE ment Broom Co., Frement, Neb. B-481-1

WANTED-FEMALE HELP.

WANTED: LADIES, IF YOU WISH EMPLOYfilent at your homes, send self addressed en-velope for descriptive circular and commence work; good wages. Alfred Knitting Company Winthrop, Mass. C—M648?* WANTED, COMPETENT NURSE FOR YOUNG haby at 207 S. 20th street; best of re-required; C-

FOR BENT-HOUSES.

CHEAPEST 6-ROOM COTTAGE, WITH BATH, in city. Reduced to \$15.00. 2023 California st.

FOR RENT, HOUSE OF 9 ROOMS AND BARN on Park ave. Inquire at 422 S. 18th st.

FOR RENT-DESIRABLE DWELLINGS IN all parts of Omaha, E. H. Sheafe, 432 Paxton block. D-334D24*

B-ROOM COTTAGE, S. E. CORNER OF MRD and Clark street. Enquire1523 Jackson street. D-MEM

FOR RENT-LARGE BRICK HOUSE, 1: rooms, modern improvements; No. 1043 Georgia ave. J. M. Simerai, 350 and 352 See bldg. D-Mt/2-5

HOUSES & STORES, F. D. WEAD, 14 & Donglas D-605-31 FOR RENT, 8-ROOM COTTAGE, WITH ALL, modern conveniences. Apply Milton Roxers & Sons, 14th and Farnam streets. D-M&E s

FOR THENT. ELEGANT 10-R. MODERN DWEL-Higg large barn, nice lawn; location flat and Spruce. W. N. Nason, 467 Brown block. D-M674 8

FOR RENT-FURNISHED ROOMS. PLEASANT SOUTH ROOM FOR GENTLEMAN. Esquire 1919 Dodge. E-308

1 UNFURNISHED FRONT ROOM, STEAM heat, bath, 10 minutes from 15th and Parnam. Address D 8, Bee office. E -521

NICELY PURNISHED ROOMS WITH FIRST class board. 1722 Dodge. E 585-7* Prooms, SINGLE OR ENSUITE; MODERN 1939 Capitol avenue. E-M483 I* FURNISHED ROOMS; HOUSEKEEPING. No. St. Mary's avenue. E-Matt NICELY FURNISHED FRONT ROOM; STEAM hoat. Telephone 1,802. E-M661 2* TWO FRONT ROOMS; ALL CONVENIENCES HI S. 14th street, E-M866

MACKINTOSHES & RUBBER BOOTS. IIII FAR FIFTEEN ELEGANT CABINET PHOTOS IN 3 different styles, \$1.29, at Cowan's, \$24 Broad-way, Council Bluffs. U-M438 D27 OPEN DECEMBER 2, 1894, TO THE LADIES of Omaha, Neb: Two ladies from Boston, Mass., will open rooms at 195 Chicago street for the benefit of suffering women. These ladies have had a wide experience in treating chronic and acute diseases by the latest methods. Ladies, call on us, state your case plainty, and we will be sure to give you relief; do not suffer longer; consultation free. Office

PERSONAL.

Continued.

plaiely, and weller longer; consultation free. Com-do not suffer longer; consultation free. Com-bours, 9 a. m., to 5 p. m.; Sundays, 1 to U-M464 D28* OSCAR SUNDELL, THE SHOEMAKER, FOR 13 years with G. W. Cook, has removed to S. 17th street, first door north of Douglas. U-336-D1

MONEY TO LUAN-REAL ESTATE. LIFE INSURANCE POLICIES LOANED ON or bought. F. O. Chesney, Kansas City, Mo.

ANTHONY LOAN & TRUST CO., 318 N.Y.LIFE, loans at low rates for choice security in Nebraska and Iowa farms or Omsha city property.

W-515 MONEY TO LOAN ON FARMS IN DOUGLAS county, improved and unimproved Omaha real estate. Fidelity Trust Co., 1702 Farnar W-515

MONEY TO LOAN ON IMPROVED OMAHA real estate. Brennan, Love & Co., Paxton blk. W-517 CITY AND FARM LOANS AT LOWEST rates. Pusey & Thomas, First Nat'l bidg. W-M268 MONEY TO LOAN AT LOWEST RATES. THE O. F. Davis Co., 1505 Faraum st. W-518

MONEY TO LOAN AT LOWEST RATES OF improved and unimproved Omaha real estat 1 to 5 years. Fidelity Trust Co., 1702 Farnam. W-516 LOANS ON IMPROVED & UNIMPROVED CITY property, 13,000 and upwards, 6 to 7 per cent; no delays. W. Farnam Smith & Cz., 1323 Fainam. W-519 CHAS, W. RAINEY, OM. NAT. BK. BLDG.

MONEY TO LOAN ON OMAHA REAL ESTATI at 6 per cent. W. B. Meikle, 1st Nat. bank bl W-521 J. W. Squire, 248 Bee bldg. W-522 CITY LOANS, C. A. STARR, 515 N. Y. LIFE. \$100 TO \$5,000. F. D. WEAD, 16TH & DOUGLAS. W604-31 TWO SOUTH ROOMS, FIRST CLASS BOARD, 2105 Douglas. F-457 1* WANTED TO BORROW \$750 ON GOOD FARM

160 acres, improved, in Buffalo county, for o o three years. Address Lock Box 132, Omaha W-598 LARGE LOANS, LOW RATES, SMALL LOANS short time. H. H. Harder & Co., Hee Bldg. W-657 31

MONEY TO LOAN-CHATTELS. MONEY TO LOAN ON FURNITURE, PIANOS, horses, wagons, etc., at lowest rates in cty; no removal of goods; strictly confidential; you can pay the loan off at any time or in any amount. OMAHA MORTGAGE LOAN CO.,

MONEY TO LOAN ON HOUSEHOLD FURNI-ture, planos, horses, wagens, or any kind of chattel security at lowest possible rates, which you can pay back at any time and in any amount. PIDELITY LOAN GUAKANTEE CO. Room 4, Withnell block. X—523 B. HADDOCK, ROOM 427, RAMGE BLOCK MONEY TO LOAN ON PERSONAL PROPerty. Harvin Loan Co., 701 N. Y. Life bidg. X-524

BUSINESS CHANCES.

CASH PAID FOR ENDOWMENT POLICIES IN old line companies. Send description. A. K. old line companies. Send description. A. B Brocklesby, Box 233, Hartford, Conn. Y-M850 D14* OR SALE, 26-ROOM BOARDING HOUSE, centrally located. Rent low, A bargain. D 5 Bec. Y-594.

WANTED; PARTNER IN ESTABLISHED paying buisiness; must be good business man; require \$1,000. Address D 12, Bec. Y-M647 4* WANTED, PARTNER WITH EIGHT HUN-dred dollars. Rare chance. Address D 17. Bee. Y-M683 3*

FOR EXCHANGE.

GOOD LOT IN EAST OMAHA TO EX-BANKERS AND REAL ESTATE AGENTS
Take Notice-Hard times has made it possible
to get hold of good business blocks in Omaha
and take farm lands in exchange. I solicit
correspondece. J. J. Gibson, 317 1st Nat. bank.
Z—801

PRADE: 160-ACRE FARM IN BROWN COUNTY near Niobeara river; good buildings, running water and about 75 acres of heavy timber, all fenced; will trade for stock of general mer-HOUSE AND LOT, BRISTOL ST.,\$ 1,300.00 FOR horses. F. D. Wead. 16th and Douglas.

BARGAINS, HOUSES, LOTS AND FARMS sale or trade. F. K. Darling, Barker block. RE-529 FOR SALE, NEW 4-ROOM COTTAGE; CEL-lar, cistern, city water; cor. 19th and Sahler; \$1,250.00; long time. Inquire 1318 Farnam. Sam-uel Burns. RE-519 BARGAIN, 160 TO 1,500 ACRES OF CHOICE land 6 miles from Omaha P. O. cheap. Liberal terms. Address C, 12, Bee, Omaha. RE-505 Dil MODERN 12-ROOM HOME, VERY CHEAI and on easy terms, 2019 Binney st. RE-913

REAT BARGAINS-Which must be sold within the next few days. Which must be sold within the lext level 22 feet on Cuming St., Double store in Dupont Place.
4-room cottage in Lowe's addition.
19-room house in Credit Foncier, fine fruit and lots of it, ground \$8x147.
\$2,000 lot in Creston for \$800.
And other BIG BARGAINS.
Fidelity Trust Company, 1702 Farnam street.
RE-239

WANTED, FOR A CUSTOMER, AN 8 OR 9-room modern house in Hanscom Place or vi-cinity; must be cheap for cash, Fidelity Trust Company, 1792 Farnam st. RE-M243

CXCHANGES AND SALES; CITY PROPERTY farms, merchand'se. Garvin Bros., 219 N. Y. Life. RE-M23

FIGURE IT YOURSELF. WE WILL SELL you 5-room house and lot, \$800.00, walking distance of business. You pay \$15.00 a month or \$189.00 a year rent. Don't you get a home for nothing? \$1,400.00, very easy terms, 5-room house, full lot, fine location. \$1,900.00, \$-room house, shade trees, fine lot, splendid bocation. \$1,150.00, very easy terms, 6-room cottage, all on one floor. Coxy home near business. \$1,000.00, \$-room cottage, small barn, nice lot, \$150.00 down, balance to sult you. Yearant lot, \$0x124, 37th and Spaulding, \$400.00.

THESE ARE FORCED AND ARE QUICK SALES, H. E. Cole Co., 108 N. 15th. HE—M633 4

BEAUTIFUL MODERN HOME, 10 ROOMs and barn, for clear cottage, lots or good land W. G. Templeton, 426 N. Y Life, RE-M662 5* W. G. Penneson.

E.E. PER ACRE; FAMOUS BIG HORN BASIN:
big crops and home market; great place for
home building; price good to December 1st;
transportation free. Yellowstone Park Land &
Irrigation Ass'n, S. W. Cor. 16th & Dodge sts.
467 D1

HOTEL BARKER, 13TH AND JONES STS.

LOST; WHITE ST. BERNARD DOG; NO COL-lar; return to 1818 Cap. Ave. and receive re-ward. Lost-M667 2*

UNDERTAKERS AND EMBALMERS

H. K. BURKET, FUNERAL DIRECTOR AND embalmer, Mis Chicago add telephone 90. 534 SWANSON & VALLEN, CNDERTAKERS AND embalmers, 1791 Cuming St., telephone 1060, balmer, 1417 Farnam strictlephone 225. 538

C. W. BAKER, UNDERPAKER, 613 S. 18th ST

ELECTRICAL SUPPLIES. ARMATURES AND CONVENTERS REWOUND; storage batteries recharged? electrical and gen-eral mechinists; superise work guaranteed. Omaha Electrical Works, \$47 and 519 S. 18th st.

ELECTRICAL ENGINEERS AND CONTRAC-tors for electric light and sooter plants and al-kinds of electrical construction. Western Elec-tric Supply Co., 418 and 429 S. 15th st. 543 HAY AND GRAIN.

BUY YOUR HAY BY TON OR CAR LOTS. WE buy hay. A. H. Snyder, 1515 Burt st. Tel. 1107. NEBRASKA HAY CO., WHOLESALE HAY, grain and mill stuff. We are always on the market to buy or sell. 1402-4-6 Nicholas st.

HOW TO GET A HOME OR SECURE GOOD interest on savings. Apply to Omaha L. & B. Ass'n, 1704 Bee bldg. G. M. Nattinger, Sec. SHARES IN MUTUAL L. AND B. ASS'N PAY 6, 7, 8 per cent when 1, 2, 3 years old, always redocemable. 1704 Farnam St., Nattinger, Sec. 545

BUILDING & LOAN ASSOCIATION.

COAL.

SHERIDAN COAL, EXCELLENT SUBSTITUTE for hard coal, and \$3.50 ton cheaper. 1865 Farnam street; main entrance Board of Trade.

HORSES WINTERED. ADDRESS BARTON & PHELPS, TEL, 1054 207 N. Y. Life bidg. M428D31*

DENTISTS. DR. GEORGE S. NASON, DENTIST, SUITE 20 Paxton block, 16th and Farnam sts. Tel. 712.

R. PAUL, DENTIST, 2020 BURT ST.

CARPENTERS AND BUILDERS E. MORRILL, CARPENTER AND BUILDER, paper hanging and signs, brick work and plas-tering. Office, 409 S. 14th st., telephone 408.

STOVE REPAIRS.

STOVE REPAIRS FOR 40,000 DIFFERENT makes of stoves. Water attachment and con-nections a specialty. 1207 Douglas street. Omaha Stove Repair Works. 550 DYE WORKS

SCHOEDSACK, TWIN CITY DYE WORKS 1521 Parnam street. Dyeing of every descrip-tion and dry cleaning. 558

OPTICIANS.

THE ALOE & PENFOLD CO., SCIENTIFIC opticians, 1408 Farnam st., opposite Paxton MASQUERADE COSTUMES.

HENTLEMEN AND LADIES CAN RENT masquerade costumes at the South 16th st.

WHOLESALE COAL. IOHNSON BROS., WHOLESALE DEALERS IN

all kinds of coal. Correspondence solicited, 1608 Farnam street, 560 PLUMBERS.

JOHN ROWE & CO., PLUMBING STEAM AND hot water heating, gas distures, globes, 421 S, 15, 541

JOB PRINTING.

REED JOB PRINTING CO. FINE PRINTING of all kinds. 17th st., 1886 building. 563

CORNICE WESTERN CORNICE WORKS, GALVANIZED fron cornices, 1722 St. Mary's avc. 555D21

DRESSMAKING.

DRESSMAKING IN FAMILIES, 4316 GRANT

SHORTHAND AND TYPEWRITING

MUSIC, ART AND LANGUAGE.

BUSINESS NOTICES DAMAGED MIRRORS RESILVERED, 710 N, 16

GRINDING. RAZORS, SHEARS, CLIPPERS, LAWN MOW ers, etc. A. L. Undeland, 106 S. 14th. 565

L MAROWITZ LOANS MONEY, 418 N. 16TH.

BICYCLES.

M. O. DAXON, 402 N. 16TH.

PATENT BUREAU. SUES & CO., Solicitors. Bee

WEST.

Omaha Depot 15th and Wickster Sts. Omaha
2:10pm — Fast Mail and Express — 4:5-pm
2:10pm — (ex. Sat.) Wyo. ex. (ex. Mon.) 4:55pm
9:05am — Norfolk Express (ex. Sunday) 10:20am
9:05am — Premont Fals. (ex. Sunday) 7:50pm
6:10pm — St. Paul Express — 5:40am
Leaves — R. C. ST. J. & C. B. — Arrives
Omaha Union Depot. 19th & Mason Sts. Omaha
9:45am — Kansas Cits Day Express — 6:05pm
8:45pm.R. C. Night Ex. wia, U. P. Trans. 6:50am

Leaves MISSOURI PACIFIC. Arrives
Omaha Depot 15th and Webster Sts. 1 Omaha
9:45am St. Louis Express 6:00am
8:1 Louis Express 6:00am
6:10pm Nebruska Local ex Sun.) 9:10am

Leaves SiOUX CITY & PACIFIC, Arrives Omaha Union Depot, 10th & Mason Sts.) Omaha

BIOUX CITY & PACIFIC. |Arrives Depot 15th and Webster Sts. | OmahaSt. Paul Limited, 9:40am

3:45pm 5:35pm 3:45pm 10:55am 4:10pm

LOST; SMALL BLACK SHORT-TAILED COCK-rell spaniel dog; my name on collar; reward. N. A. Hall, 535 S. 19th avenue. 668 4 LOST, CLASS PIN, IN FORM OF SHIELD, bearing inscription on face "Shattuck 94." re-turn to 224 Landon court and receive rewards Edwin T. Swobe.

Leaves UNION PACIFIC. Arrives Omaha Union Depot, 10th & Mason Sts. Omaha 10 00am Kearney Express 3:45pm 2:15pm Overland Flyer 5:35pm 2:15pm Pacific Express 10:55am Pacific Express 10:55am Pacific Express 4:10pm Fast Mail 4:10pm Leaves WABASH RAILWAY. [Arrives Omaha Union Depot, 10th & Mason Sts.] Omaha 3:55pm St Louis Cannon Ball 12 Sm STOLEN TYPEWRITERS OFFERED FOR sale should make you suspicious; funny they are mostly Smith's. Try one and you will understand why. Full line of supplies. Smith-Premier Co., 17th and Farnam, telephone 1254.

portant Work.

Collapse of Speculative Concerns in Illinois Precipitated by Official Inspection-Splcy Comments-Association Doings

cers have not only brought disgrace and ruin upon themselves, but have robbed, yes robbed, through their negligence and carelessness, to say the least, you and us out of our hard earned gain wrought by honest labor and toil. * * The third annual convention of the Nebraska League of Local Building and Loan us associations will be held in Lincoln on Tues-They have handled your money and ours with such gross carelessness and criminal day, December 11. The basis of representaion is two delegates to each association in the state. If every association is represented the convention would be composed of 168 delegates. But there is no likelihood that a their own coffers they have made invest-convention so large and representative will ments and loans which indicate either the be held. Heretofore a majority of the asso-ciations have held aloof, permitting the solvent condition to which such a reckless more progressive associations to bear the course had inevitably plunged the institution, burdens while at the same time sharing in instead of standing up like true men and the fruits of victory without loss of time or suffering their losses with the innocent stockthe fruits of victory without loss of time or expense.

regular convention was held in the capital in this state. Legitimate associations were injured in business and discredited in various quarters by the operations of wildcat concerns. Hundreds of people, misled by promises of getting rich quick, were induced tion and enriching themselves at the ex-pense of innocent investors. People could not then distinguish between the legitimate and the spurious building and loan asso-ciations—between the mutual society and that founded for the benefit of the managers. Hence the offium attaching to the opera-tions of the spurious affected the popularity of legitimate associations and retarded their growth. Owing to these conditions some action was necessary to secure enforcement of the state law without fear or favor. Next to that was a demand for state regulation that regulated and state examinations that meant business. These were necessary measures to relay the foundations of public con-

WHAT THE LEAGUE HAS DONE. Although the league has not received that generous support its work should inspire, yet it has gone ahead with the task under-taken and has accomplished an incal-culable amount of good. By its persistent demand for enforcement of the law spurious concerns have been driven from the state. The law does not distinguish between state and interstate associations. In fact, it favors the latter more than the home institutions. But it requires all associations to make annual statements, sworn to by the proper officers, and to submit to official ex-

their combined efforts is due the steady growth and sound condition of mutual associations in Nebraska at the present time. In two years the number increased from sixty-four to eighty-four, their assets have

This is one of the objects of the league, and the program for the coming meeting will cover the field of co-operation thoroughly.

In view of the many benefits accruing from membership in the league, and the fact that the state legislature is about to meet, which will require some attention, the officers urge all state associations to said representative banks. There are 127 of the first class, eight of the second and two of the third. The expenses of the three classes per \$100. The membership is 34,169. all state associations to send representatives to the convention and unite with them in

LOOK BEFORE YOU LEAP. of these conditions obtain in an association with headquarters distant from his home. He pays his dues month after month, but he knows nothing of the conduct of affairs beyond what the annual report brings.

Two recent instances may be cited and added to the mountains of evidence already accumulated. The Illinois National of Bioomington, Ill., is in the hands of a receiver. It had 40,000 stockholders roped in in various states. The swindled shareholders appointed a committee to examine the books appointed a committee to examine the books.

Not content with slaughtering wild ducks appointed a committee to examine the books and the report proved a sensation. Out of the \$165,000 paid in dues for the preceding quarter only a small amount was left. A member of congress was paid \$200 a month member of congress was paid \$200 a month out of the funds, or about \$500 for every meeting he attended. He refunded \$2,000. self, he waited until a large flock approached him at great speed with a favoring wind When they had nearly reached him he opened fire. The destruction was terrible. Another officer was paid \$200 a month while

rious romedies, and many reliable physicians, but none relieved me. After taiting six bottles of I am now well. I am owe well as I feel that I am see well grateful to you as I feel that I savel me from a life of untold agony, and shall take pleasure in speaking only words of praise for the wonderful medicine, and la recommending it to all.

studying medicine in Europe. For twenty-five months two officers divided the expense THE QUEEN OF THE CARDEN

THEY HOLD THE SACK.

holders, those who had trusted them. Their greed not satisfied, they again showed their

Christ for thirty pieces of silver, but the con-sciousness of his wrong-doing so weighed upon his mind that he went out and hanged

himself. In these respects he differed from the officers of the Illinois Building and Loan

With careful management the Hilnois will

on concern and goes it one better. It had a

THE AMERICAN A DARLING.

ent company of Chicago sees the Blo-

association.

pay 50 cents on the dollar.

Before the collapse came very officer had unloaded his stock for cash and left the distant shareholders to hold the sack. The report of the committee is a scorcher. It Culture of Roses.

"We are glad because we are able to turn the searchlight on as rotten and as corrupt AUTHOR OF A CLASSIC UPON THE SUBJECT

> Instituted Rose Shows in England and Declares that the American Florist Has Nothing to Learn in Develop-

ing the Royal Flower.

"There's a rose looking in at the window. In every condition of life, in days of content and enjoyment, in hours with bitterness rife. Where 'ere there's a smile of a true wife, As bright as a beam from above, 'Tis the rose looking in at the window. And filling the dwelling with love."

"That is my philosophy of roses," said Dean Hole as I asked him of his favorite recrea-"But your love for roses does not account

for your marvelous success with them, does t, doctor?" I asked, referring to the informaion contained in his book on roses now in its twentieth edition. "He who would have beautiful roses in his garden must have beautiful roses in his heart. He must love them wel and always. To win he must woo, as Jacob wooed Laban's daughter.

though draught and frost consume. He must have not only the glowing admiration, the enthusiasm and the passion, but the tenderness, the thoughtfulness, the reverence of love," was the earnest, poetic reply of Rochester's dean, "and," he concluded, "remember to always spell them with a capital." THE ORIGIN OF ROSE SHOWS.

Dr. Hole was the originator of rose shows England. At one display in St. James hall in 1858 which he undertook there were over 5,000 exquisite varieties shown, he pre-senting 500 different kinds. Thirty-aix silver cups were awarded, a couple falling to the

The American Building, Loan and Investhare of the doctor. What suggested this show?" I queried. capital of \$50,000,000 on paper, and operated from Malne to Mexico. The usual varieties of stock were batted for the guilible, and how the fish did bite! On the first of the year its assets amounted to \$920,771, and its mortgages in twenty-seven states were valued at \$22,244. The preparate Aid yet con-"A laudable and successful effort on the same thing; so, after all they were the originators. That scene inspired me," and the dean settled comfortably back as he told of it. "I had a note of invitation asking me to see ued at \$622,944. The managers did not con-fine themselves to mortgage investments. some roses. I thought it was an April fool joke, for how could any one make a show of flowers in Nottinghamshire in April. I wrote Money poured in so rapidly that they con-cluded to take a flyer or two in other directhem a trifle brusquely 'What kind of roses?' tions. They bought a theater and ran a mighty ballet. Next they added a grotto to the collection, then a clay bank for the 'If your reverence will come he will see, was the rejoinder. So I went. It was sleeting and dismal. I arrived at a small hall productions of aluminium, a d stillery and then where most of the village conviviality was an assortment of sand banks for \$1,000 a lot, held and was meet at the door by a blueworth \$100 an acre. So the money went, and bloused workman, with a rose in his coat, went rapidly. So rapid was the pace that the 'Good,' I thought, I didn't expect to see even managers are now indebted to the associa-tion to the amount of \$25,403, and for loans ment when I found a long deal table simply

"Good character and financial ability are finest English roses," he said. "The the best security that the managers of loan associations can offer to their customers. This is why the state associations, so called, houses." He had visited three of the noted

SOME PRACTICAL SUGGESTIONS.

"Now to the practical side? What do you do to yours?" Well, the two climates are so different

"A spot should be found that is sheltered without being shaded. Don't think you are planting a windmill. Every overhauging tree is as an apas tree to a rose; get a spowhere the sun shines warmly on the sheep and the wind is tempered to the shorn lamb.

The 741 associations have 183,983 depositing members, 68,903 borrowing members, and \$291,460,005 subscribed capital. During the year assets increased \$5,481,955, depositing members decreased 1,655, and borrowing members increased 9,649.

LATEST FROM THE LIARS' CLUB.

fortnight blends the ashes with the Three Indigestible Yarns Told by Its Most
Veracious Members.

In a Virginia forest the other day, says the
New York Recorder, a very large tree was
cut down, near the heart of which was who dranched the roots with the contents of the tempor that she might have "tes-scented chinas." The best minure of all,

he thinks, is the refuse heap of the farm yard.
"For effectiveness in arrangement, I yield always the palm to women; nature has endowed them with defter fingers than ours. For the arrangement in the growing of the roses-ah! there I have my idea. The approach should be dark and narrow and thea

"Summing it all up, again I would say as Irank Walton did, "Have but a love of it, and I'll warrant ye."

Keep your blood pure and healthy and you will not have rheumatism. Hood's Sarsipa-rilla gives the blood vitality and richness.

Detroit Free Press: "I'm sorry Bill got best," said the constituent. "That ther bill

Now is the

Have you a horse or a cow that you don't want to feed this winter there is no way you can find a customer so soon as by patronizing The Bee want columns. Thou. sands read this page, the very peo-

25c pays for a 17-word ad,

to wait long for results through these want ads.

SITUATIONS WANTED. YOUNG MAN WANTS PLACE TO EARN board while attending college, Rooses' Business college, 15th and Farnam.

WANTED—A FEW PERSONS IN EACH PLACE to do writing; send stamp for 150-page book of particulars. J. Woodbury, 127 W. 42d street, B. Y. City.

MEN OF GOOD ADDRESS CAN PROCURE steady employment at good pay by calling at 1816 Douglas st. II-M792-D16

ADVERTISING SOLICITOR WANTED, TO work on paper six years old; weekly circulation guaranteed 19,000; 25 per cent commission, payable as cash is collected; a spisndid opportunity for a solicitor; no other need apply. J. 8, Hyatt Bus, Mgr., Lancoln, Neb. 13-681 1*

WANTED, AN ENERGETIC, CAPABLE Woman; position permanent. Ample remuner atton. Address D-10, Hee. C-506-3*

HOUSES, F. K. DARLING, BARKER BLOCK. HOUSES IN ALL PARTS OF THE CITY. THE O. F. Davis company, 1505 Farnam. D-494 KELKENNY & CO. R. I. CONTINENTAL BLK

BEVEN-ROOM MODERN FLAT 3 BLOCKS from Bee building, \$25.00. Omaha Real Estate and Trust Co., room 4, Bee bldg. D-497

FOUR-ROOM MODERN FLATS, 29TH AND Leavenworth, J. W. Squire, 218 Bee bldg. D-M500 NICE LARGE HOUSES IN DUNDEE PLACE cheap till spring. J. W. Squire, 248 Bee bldg. D-M500 HOUSES; BENAWA & CO., 108 N. 15TH ST. D-M761

FOUR-ROOM COTTAGE, 516 WILLIAMS ST. D-M249D20* FOR RENT-CICEAP FOR THE WINTER one \$-room house, three 5-room cottages. J. A. Scott, Omaha Nat'l bank. D-M272D22

5-ROOM COTTAGE, 119 NO. 37TH, TAKE FAR-ham car. Apply at Stootzel stove store, D-411

FOR RENT, MODERN 8-ROOM HOUSE; AT tic, stable, 2025 Seward street; apply nex door. D-M684 21* FOR RENT, EIGHT-ROOM HOUSE, ALL MOD-ern improvements, No. 406 N. 23d street, D. Mast 3

H. E. COLE CO., 106 N. 15TH.

56.00 8-room madern house, 1348 N. 17th. \$10.00
8-room, modern. 244 Erskine. 8 rooms, modern,
barn. 223 Pacific, \$15.00. 8 rooms, 915 N. 19th,
\$25.00, and largest list in Omain to select from.
8-room flut. sautheast corner 16th and Leavenworth, \$5.50.

NICELEY PURNISHED ROOMS FOR LIGHT housekeeping for two young ladles; references. Address, D 3, Bee. E-455 1*

FURNISHED ROOMS AND BOARD. THREE HANDSOMELY FURNISHED FRONT rooms, with all convenences, for gentlement only; location very desirable. Apply to 2011 F-M441 11* FRONT ROOM, WITH BOARD, 2013 DOUGLAS. F-103 DI:*

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LARGE SOUTH FRONT ROOM, BAY WIN-dow, modern conveniences, with board, reason-able. 2406 Cass. F-M393 1* FOR RENT-STORES AND OFFICES FOR RENT, THE 4-STORY BRICK BUILDING, 916 Farnam street. This building has a fire-proof, cement basement, complete steam heat-ing fixtures, water on all floors, gas. etc. Ap-ply at the office of The Bee. 1-910

FOR RENT, DESK ROOM, \$5,00 MONTH. 331 Board of Trade. AGENTS WANTED. WANTED, AGENTS TO SELL MRS. SHAFFER patent cake griddle; sells on sight; positive patent cake griddle; sells on sight; positiv proof you can realize \$25.00 a week; send stamp Iowa Griddle Co., Delavan, Wis. J-M651 9*

nothing like it ever seen. Loomis stamp holder and moistener. Sella at sight; every bank, office, slore and business man wants one. In-structions and sample by mail, 75 cents. If you mean business write for outfit. Postals not answered. The Cincinnati Pure Aluminum Co. Cincinnati, O. J-M630 4* GOOD SOLICITORS, BOTH LADIES AND gentlemen, to sell mineral mater; active agents can make money. W. G. Albright Co., Brunswick hotel.

VANTED, AGENTS, EVERY CITY; JUST OUT;

STORAGE. STORAGE, WILLIAMS & CROSS, 1214 HARNEY STORAGE FOR HOUSEHOLD GOODS; CLEAN and chesp rate. R. Wells, 1111 Farmam. M-504 BEST STORAGE BUILDING IN OMAHA, U. S.

red. Lowest rates. 1013-1015 Leaves

WANTED-TO BUY. CITY & CO. CLAIMS, PRITCHARD, 1712 FAR'M SECOND-HAND BOOKS BOUGHT FOR CASH. Antiquar an book store, 1519 Farnam street. N—860 D14

HAVE CASH BUYERS FOR 5 TO 8-ROOM houses, east of 24th street, north of Cuming. Garvin Bros., 210 N. Y. Life. N-M592 5 WANTED, GOOD SECOND HAND HOT water heater; give size, make, price. Address Gurney, Yankton, S. D. N-M589 3*

WANTED, AN OLD CAVALRY SABER; MUST be cheap. Address D 7, Bee office. N-M588 3* FOR SALE-FURNITURE.

FOR SALE- HORSES, WAGONS, ETC. \$20.00 BUYS GOOD HORSE FOR HACK, DE livery or draft; weight, 1,150; call at once Room 309 Karbach block. P-M639 3

FOR SALE-MINCELLANEOUS. CORN FODDER FOR SALE, FOUR BLOCKS north Lead Works, Es Omaha. Tom Anderson. WEGMAN PIANOS, BRIDGEPORT ORGANS Woodbridge Bros., 117 So. 17th. Q-235 TRE BRICK, CAR LOTS, \$14; SMALL, LOTS, \$15 M; fire clay, sand, gravel, screenings, Wm. J. Welshans, 331 Board of Trade, Tel. 1689, Q.—4.6 D27

MISCELLANEOUS. ice house, excellent pasture, spring water; on mile from South Omaha. Charles Childs, 189 Leavenworth street, Omaha. R 433-3* FOR RENT, 200-ACRE FARM. 4 MILES FROM South Omaha, well improved. A. S. Ritchie, 511 Karbach Blk, Omaha. R-600-1*

THE CELEBRATED CLAIRVOYANT AND paimist, the young Mme. Romaine, has arrived in the city and can be consulted on all matters; thousands have been made happy by her advice; those wishing correct advice on business, changes, journeys, marriages, lawsuits, family, etc., call on the madame and be convinced she has no equal; letters containing stamp promptly answered; business strictly confidential. Hours 2 to 2. 127 Chi.

MADAM SMITH, 502 S. 13TH, 2D FLOOR, room 3; massage, vapor, alcohol, steam, sulphurine and sea baths. T—M619 5* MASSAGE, MADAME BERNARD, 1421 DODGE, T-225-D-3*

VIAVI: HOME TREATMENT FOR LADIES. Health book and commitation free. Address or call Viavi Co., 346 Bee bidg. Lady attendant. U-512

TURKISH BATHS

MASSAGE ELECTRO THERMAL BATHS, chiropodist, Mms. Post, 3194 S. 15th St. U-841

CO-OPERATIVE HOME BUILING

The Nebraska State League and Its Im-

STATE REGULATION AND EXAMINATION an institution as ever disgraced this fair city, an institution that was reaching out with its avarieious hand and taking the money

out of the pocket, aye, and even the bread out of the mouths of honest, hard working people, and hold it up in its true character, reeking in rottenness, to a confiding people. In their mad desire for gain some of its offiin Various Sections.

The Nebraska league was organized in The Nebraska league was organized in true character by withdrawing their stock, at Lincoln in September, 1892, and the first the same time telling the anxious and inquiregular convention was held in the capital regular convention was held in the capital city the following December. The prime object of the organization was to secure a systematic and effective enforcement of the law governing building and loan associations in this state. Legitimate associations were to invest in outside concerns, only to find themselves swindled out of a portion or all of their payments. The state was flooded with these smooth, conscienceless fakirs, parading with the livery of honest co-opera-

The league was the child of that aminations at least once a year. Yet the foreign concerns refused to comply, or attempted to evade the moderate terms of the scrutiny by the people who are inclined to law, and by their noncompliance virtually excluded themselves. These were the first of profit and advantage. A statement of one

cxcluded themselves. These were the first fruits of the agitation started by the league. The good work has continued steadily for two years. The wildcat concerns have fled the state. Annual reports and examinations are now systematic and effective. Various attempts to repeal or amend the law have been defeated in the legislature. Several state associations which attempted to introduce unauthorized methods of business have been called to time and made to conform to been called to time and made to conform to the limitations of the law. A thorough over-hauling of association constitutions and by-laws was had by the State Banking Board last December, and the result was the clim-ination of catch-penny novelties and the

nearly doubled, and they have been instru-mental in building 3,700 homes in the state. There are other features which commend the league to the support of all associations, the league to the support of all associations, are preferable to the "national" associations over the perfection he found in them. And young and old, Progress is the order of the day in all things. Co-operation as a principle in unchangeable, but the systems by which it is put in practice are constantly improving. The methods of twenty years ago have almost disappeared. Indeed, there has been a revolution of systems within ten years. Associations must keep pace with the procession by adapting themselves to new indicates as a principle in unchangeable, but the brilliant promises of their prospectus and their reputation is something of themselves to new indicates of membership."

This is why the state associations, as called, are preferable to the "national" associations are over the perfection he found in them. And they have denote that universal wearing of them in the southern states, but not in the said he expected that universal wearing of them in the southern states, but not in the finite agents in other states can give no evidence of trustworthiness; they have nothing the finite over the perfection he found in them. And the proposed them is associations are prefection as communities (where the associations are prefection in the southern states, but not in the said he expected that universal wearing of them in the southern states, but not in the said he expected that universal wearing of them in the southern states, but not in the finite of the proposed them. And their reputations are operated by strangers; the far north. "Every street corner." he continued, "bears its great burden of flowers, and women crowd to buy. Everywhere the above the proposed that universal wearing of them in the southern states, but not in the American love the perfection he found in them. And the prevention of the proposed time. The proposed them is a proposed to the proposed that universal wearing of them. The proposed them is a proposed to the p IMPROVED METHODS. procession by adapting themselves to new conditions, improved bookkeeping, more exact divisions of profits and other develop-ments, or become lost among the camp fol-lowers of the advancing army. The bourons may be tolerated in the procession, but times than frequent meetings of active asso-ciation men and the discussion of the various in mortgage loans, and divided profits value to women here. Still, a few ideas at amount to the object of t

furthering and fostering co-operative home The Bee has repeatedly shown the nicessity attractive by gilded promises of huge profits. An association with headquarters in an adjoining state may be all its managers claim, but to the vast majority of patrons of build-ing and loan associations the promise affords no guarantee of performance, nor does the names of prominent citizens attached to the certificate insure the investor against loss. may watch his savings increase, determine the security of the association. In a word,

Miss Delia Stevens, of Boston, Mass., writes: I have always suffered from hereditary Scrofula, for which I tried va-rious remedies, and many reliable physi-

tion to the amount of \$25,403, and for loans on bogus security in St. Paul \$226,439. The report of the receiver, filed in a Chicago court, holds out the inducement of 30 cents on the dollar for victims. Speaking of this on the dollar for victims. Speaking of this rotten concern, the Chicago Herald says: on the dollar for victims. Speaking of this rotten concern, the Chicago Herald says:

"It is late in the day to warn the public against wild-cat building, loan, trust, investment and mertgage associations, but the Herald has been faithful to the interests of the people in this respect from the beginning. The alleged "national" associations especially should be objects of thorough and suspicious should be objects of thorough and suspicious

if not of most, institutions names and schemes of business.

"It is doubtful whether this concern ever saw a solvent hour from the beginning of its existence, and there are more like it than there are that have enjoyed precarious intervals of solvency. The trouble with these concerns that have gone into bankruptcy, or corerns that have gone into bankruptcy or are going, is scalawag management. The are going, is scalawag management, and is a scalawag management. The are going, is scalawag management, and is a scalawag management are going, is scalawag management. The are going, is scalawag management, and is a scalawag management are going, is scalawag management. The are going, is scalawag management are going, is scalawag management. The are going, is scalawag management are going, is scalawag management. The are going, is scalawag management are going and is a scalawag management are going as a scalawag management are going and is a scalawag management are going as hauling of association constitutions and by-laws was had by the State Banking Board last December, and the result was the clim-ination of catch-penny novelties and the suppression of the expense fund scheme.

In the work of reform the league received the hearty co-operation of the State Banking to be merely squandered in profileste and riotous courses of life. It is doubtful whether the institution described in the doubtful | waged.

Herald will pay 30 per cent dividends to the dupes who placed honest money in the hands of its officers.

ASSOCIATION NOTES. National associati us have formed a league to buck against restrictive laws. The first annual report on the condition they are not a vital part of it. No better of building and loan associations in Calif-rula means can be had for keeping abreast of the shows 137 associations in the state. They

respectively, were .60, .90, 1.06. The membership is 34.169. The delegates ch sen by the Mutual of Omaha to the State League convention are Messrs. George Heimrod and W. N. Nason. The Occidental of Omaha has organized a The report of the Oh'o inspector of buildfor caution in investing in associations made ing and loan associations for 1893, just issued, attractive by gilded promises of huge profits. Is an elaborate statement of 741 organizations. The report shows that the associations of the state lo.t during the panic year 1893 only one-eleventh of 1 per cent of the assets, or \$69,677. Firtunately this was met by the contingent funds required by state law, the contingent funds required by state law, straight four feet deep. Burnt clay, I find,

LATEST FROM THE LIARS' CLUB.

act of the officers and thus judge for himself found a lock of hair, or rather two, inter-whether or not his investment is safe. None twined, of darker and lighter mesies. By

upon his hiding place, and beneath their mangled bodies Jones perished miserably by retributive suffocation.

A lady in Thomaston, Me., has a cat-Fanny-which had kittens, as cats so named frequently do. Hearing her mistress remark that the kittens must all be drowned Fanny removed them one day to a safe hid ing place. After a day or two she brought them back to the mistress with an air of triumph. It was then seen that she had with teeth and claws forn to pieces an old canvas and cork life preserver and had fast-ened a piece of cork around each kitten's neck. Moved to pity by the sight, the mis-tress said: "Fanny, not one of your kittens shall ever be hurt." At this the intelligent mother took off the bits of cork and well to

flock which he slaughtered flopped dying

inches high, you remember, "Well, this country rose show filled me with arnest r so ve and the outcome was England's big fashionable displays. But I can say that I have yet to see better roses in two varieties than those I saw in ginger beer bottles that dismal Easter Monday in Nottinghamshire."

"And American roses?" was a question "What of them?"

Avoid drips and roots; manure in winter and mulch in spring. In the summer months let them be will watered below and well sprinkled two or three times a week. Let all insects be removed, for they sap the life like Jewish money-lenders or Christian bookmakers. Sulphur, or soot, or soap water should be applied as mildew shows

the glory of the rosary should burst upon-oue. 'Tis then I feel like standing with head uncovered; such a sight affects me as

he was intending to get passed will never git through, I suppose." "What was it?" asked the other constitu-

"Well, Bill he allowed to get a bill through requirin' them all to carry red lights at night. It would 'a' been a big thing fer navigation, and fer Bill, too."

one of them abandoned ships that is sich a danger to navigation?"
"Yes."

Oregon Kidney Tea cures nervous head-aches. Trial size, 25 cents. All druggists.