THE OMAHA DAILY BEE: SUNDAY, DECEMBER 3, 1899.

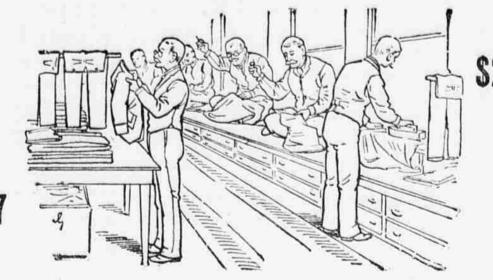
NICOLL'S STOCK - REDUCING SALE

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E want you to know that commencing tomorrow, we shall inaug-urate a DECEMBER STOCK REDUCING SALE of Fall and Winter Woolens, the like of which Omaha has not known.

A value-giving effort---that will anchor the trade of those who take the advantage of same to us permanently in the future. Thousands of yards of this season's fabrics---cut to your order, at prices that are indeed a temptation. It's Nicoll's way of reducing a large stock when the season's been backward. It's Nicoll's way of winning hundreds of new friends.

\$5 and \$6 Trousers reduced to \$4. \$7 and \$8 Trousers reduced to \$5. \$8.50 and \$9 Trousers reduced to \$6. \$9.50 and \$10 Trousers reduced to \$7



\$20 and \$22 Suits reduced to \$15. \$25 and \$27 Suits reduced to \$20. \$28 and \$30 Suits reduced to \$22. \$30 and \$35 Suits reduced to \$25

There's little profit in such prices, but it reduces the stock to where we want it, cleans up hundreds of odds and ends, and keeps our large force of tailors busy during the winter months.

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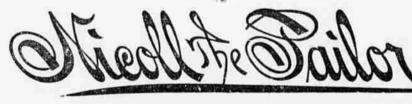
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A BIGSCALE



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Your money back if we fail to please or satisfy you.

NICOLI E TAILOR

CC-OPERATIVE HOME BUILDING Guy C. Barton, chief owner and manager of Order of United Workmen of the United the Omaha Smelting and Refining company. Another was Robert B. Lan, now superin-Another was Robert B. Lan, now superin-Brinninger of United Workmen of the United Charles Senator Tipton, aside from his senatorial been purchased near Winchester States, succeeded me as secretary, and C. W. Brinninger for the balance of the time to the United States, succeeded me as secretary, and c. W. Brinninger for the balance of the time to the United States, succeeded me as the support States, succeeded me as the support and Thomas W. Tipton. During for the territory of Nebraska and a terthe congressional session of 1870-1 they laid ritorial senatorship eeveral years prior to Byrne and Father L. Van Ree is at the tendent of the Burlington railroad system in the present. Henry A. Koenig of the Cititendent of the Burlington rairoad system in seastern Lowa. Among the other directors meet Alex Struthers, Frank Peal, James Snyder, Frank Rearden, George Mason and The dorse Methods. The constitution and by-laws of the as-sociation contained a complete, though fashioned after the simple methods in fashioned after the as a business, one, and has done more to eement pleasant relations between all classes fastick basic the the fastions between all classes fastick basic the basic fastion. Here Statisk basic the basic fastion. Here Statisk bas dinter the fastions between all classes fastick basic th Some Facts About the Origin of the Movement in Nebraska.

press dispatches, adds another chapter

clerical position.

#### FIRST ASSOCIATION AT NORTH PLATTE

Railroad Men the Pioneers of Mutual Home Building Organizations-How They Spread-Statistical Review of Their Business.

The United States Commission to the Paris exposition of next year is attempting for the first time to secure an adequate representation of the United States in the section of social economy. The purpose of this soction is to bring together, through exhibit, document, plans, etc., material illustrating scelal institutions in all countries so hibit, and the several state leagues and the statistics and historical matter showing the home building in the United States

and Loan Association has compiled for the exhibit an instructive review of the origin, growth and present condition of associations in this state. The document is a valuable contribution to the history of western development, presenting many facts respecting th inception of the movement west of the Missouri river that will interest association men.

#### The Parent Association.

When and how building and loan associations took root in Nebraska has been frequently asked at league meetings but never satisfactorily answered, Labor Commissioner Wright, in his report on building and loan associations in 1893, gave the honor of the first association to Grand Island, organized in 1881. That applied to an association organized at that date and in existence at the date of the publication. It meant that Grand Island had the oldest association in the state But long before Grand Island entered the field of co-operation en association was organized and flourished at North Platte, and that city, according to facts at hand, was the parent of the movement in Nebraska.

Nebraska associations trace their origin direct to the fountain head of the movement - Philadelphia. In the early '70's North Platte ranked second to Omaha as a rendezvous of railroad men. There was a great demand for practical railroad men at that point, and large numbers flocked there from the cast. Among them was Adam Fergueon, a Pennsylvanian, direct from Philadelphia, where he had learned the lessons of thrift taught by building and loan associations. Deing well versed in the principica of mutual home building, he preached the dectrine in round house and cab, in

shop and store, and soon had the virgin ; soil ready for the seeding. After many preliminary meetings, a permanent organization was effected, and business commenced on March 4. 1876. It was known as the North Platte Building and Loan association. Four hundred shares were subscribed. The and membership, he said: "The shares guiding spirit of the organization was Mr. Fergueen, who was elected secretary and share. A meeting of the board of directors continued in that position until December | was held every Saturday night; money was 1502, when the shares were matured and | put up at auction and sold to the highest bidprid, and the society coased to exist. Many der, some selling as high as 42 per cent.

not now prominent in business life were. The purchaser then paid 70 cents a week officers or directors of this, the parent as-sociation of Nebraska. Its first president has been president of the association ever was J. H. McConneil, now superintendent since its organization, execut for a few for 1898 and capital stock paid up were lection for a consular position and joined a November 1 and Senator Tipton died Novemof motive power and machinery of the Union months absence in California. W. C. Robin- greater than in any year covered by the cotorie of senators arrayed against the presi- ber 27 of the same year. Patific railroad. One of the directors was son, now grand secretary of the Ancient reports.

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fashioned after the simple methods in of the city have been or are its members. Trouble with President Grant Leads Henry Atkinson, a son-in-law of the senaand over 300 matured, showing that the and nationalities than any other or peroriginal subscribers stayed in until the haps all organizations combined. The charfinish, a period of six years and seven acter and promptness or tardiness of dif-

months. Dues of 50 cents a week on each ferent members in their business dealings Weston Tipion at Washington City, as told share were required. A fine of 5 cents a were discussed, many a good story told, week per share was imposed for nonpayment | many state and city affairs discussed and the to the early political history of Nebras :a of dues. Money was loaned under the pre- memory of its Saturday night meetings will and recalls many stirring incidents in the mium system, the borrower bidding the linger long and pleasantly in the memory eventful career of the deceased. highest premium being entitled to \$300 for of all who have had the pleasure and honor each share held to the limit of ten shares, to belong there. The club or association Thayer were the first two United Sia es that a comparative study of the different or \$3,000. The demand for money in those always was a large one and its annual countries can be made. The organization days was great, and premiums of 40 and 50 meetings have been held in some large hal', and work of building and loan associations per cent were common. Borrowers could I think, with one exception, the first one. will occupy a prominent place in this ex- | repay their loans at any time and were en- at my office. The rules and methods have story of a man who rose to a seat in the titled to a refund of a pro rata share of the been changed and improved upon as time United States senate and who, in the shift-United States League are collecting, at the premium bid for the money. If a bidder demonstrated their needs. The series are ing of fortune, found himself in his declinrequest of the commission, all documents, failed to put up satisfactory security a fine perpetual and a new one issued every six ing years content to hold an unimportant of 50 cents per share was imposed. The months and are always filled rapidly. Alorigin, growth and evolution of co-operative interest charge was 35 cents a week on each | most nineteen years and never a penny de-

The Nebraska State League of Building cents a share was charged; Transfers cost No bickerings, jealousy, or ill feeling toward in the Ohio legislature. In 1858 he located

Attached to the report for the Paris com- yer, but on account of his devotion to poli-The North Platte association was organmission is the following: ized on the one-series plan, and, as before Summary of Business

stated, ceased to exist when the series of Table showing the number and business of shares matured. It proved so great a success and became so popular among railroad building and 'oan associations in Nebraska men that they sang its praises along the for the years 1892\*-1898, inclusive (cents the senate it was a question which should railroad, and were directly instrumental in | omitted);

	1893.	1893,	1894.	1895.	1896,	1897.	1898.
mber of associations	71		86 \$3,888,001	51		68	6
			\$3,888,001	\$1,929,778	\$3,711,833	\$3,001,788	\$3,929,32
pital stock paid up	1,924,781	2.525,879		2,744,413			
ceipts		1,289,310		1,445,260			
rst mortgage loans		2,804.316			2,832,071	2,672,460	2,821,703
ans on association stock	175,160	300,133	271,058	267,543	*******	********	C4857339393
al estate owned by asso-		100.000	in and a second	100000	1000 1000	Second Second	Castle Land
lations, value	50.141						
sh on hand	70,359	73,576	229,418	203,764	54,657	80,799	146,627
praised value real estate:			A De A		121212	1.0111.021	-
ecurity	*********				4,406,969		
surance on same				*********	2,444,115	2,559,167	2,029,635
imber of loans for build-							10 Callo
ng purposes	*******	*******	*******		244	- 330	380
imber of shares in force	45,012					67,597	
imber issued during year	14,380	22,737	26,712	22,034	18,698	21.142	26,331
imber withdrawn or ma-			the second		1000		
ured	10,553	11.027	16,549	21.676	23,332	13,121	12,753
umber of shareholders				********	*******	12,145	12.752

\*First state report issued in 1892.

The report concludes as follows: "An exbringing about the organization of a like | association in Grand Island early in 1881. amination of the figures illustrates the ten-This association was named the Equitable. dency of the times, the years of prosperity When the North Platte association went and of business depression in the west While the number of associations has deout of existence in 1882 the Equitable fell creased from 86 in 1894 to 64 in 1898, the heir to the prestige of number one, and is decrease in assets has been less than half today the oldest, as well as one of the most million dollars. The falling off is due to prosperous, home building organizations in the period of liquidation succeeding the Nebraska. boom era of the 80's. As the figures show,

The first officers of the association were: B. C. Howard, precident; Jay E. White, secretary; M. Murohy, treasurer.

ontinued to the close of 1895, at the same Johnsonite republicans were opposed to en-Mr. White, now a resident of Omaha, was ime increasing the value of real estate sesecretary of the association for four years. Replying to inquiries concerning methods should be noted, however, that the value of came Tipton and Thayer as candidates for mortgage loans in 1898 was within \$14,000 the senate. were \$200 each: dues 40 cents a week a of the highest point (1895), showing clearly | During his second term as senator Tipton

the return of normal business conditions, had trouble with General Grant, then presisociations is largely due to the tendency appointment to which Senator Tipton's son t is to be observed, also, that the number cldedly positive nature and his falling out other. of shares in force was greater in 1898 than with the president led him to make war in any previous year, and that the receipts upon him. He took mortal offense at a se-

influence of depressed business mani-

he did his friends. the president, and stood by him throughout STORIES ABOUT PREACHERS.

The Boston Watchman makes mention of

priest or a minister of him?" "If I had a

The death last week of ex-Senator Thomas the unpleasantness. On leaving the pension commissionership Atkingon was appointed surveyor general of New Mexico, which position he retained

firm stand in favor of the president, and in direct opposition to his father-in-law, made a deep impression upon General Grant and he felt a personal interest in bim. Senator Tipton attracted widespread at-tention by his sarcastic, trenchant utter-nances and antics, and he was for some time the subject of much entionance. The subject of much entions in the last few minutes. Senator Tipton and General John M. senators from Nebraska. They were elected soon after statebood had been declared. tention by his sarcastic, trenchant utter-atics and antics, and he was for some time the subject of much caricature. Thomas Nast of Harper's Weekly devoted a great deal of his talent to the peppery senator from Nebraska during that memorable cam-paign. After the Cincinnati convention Tipten returned to Nebraska and organized 12 but for this digression. Low we have closed promptly at the subject of nuch caricature. Thomas Nast of Harper's Weekly devoted a great deal of his talent to the peppery senator from Nebraska during that memorable cam-paign. After the Cincinnati convention tipten returned to Nebraska and organized 12 but for this digression. Low we have closed promptly at the schools. The schools with a total capacity of 400 students. Already 10,000 applications have the schools. The story of Senator Tipton's life is the Senator Tipton was born at Cadiz, O., Tipton returned to Nebraska and organized | 12 but for this digression. Let us proceed

tics and preaching he never attracted at-

tention in the legal profession. Draws Straws with General Thayer. When Tipton and Thayer were elected to have the long term. Both were starting in at the beginning of statehood; there had been no Nebraska senators before them, and it was a perplexing issue for which no legal provision had been made vanced age, he was content to take a minor

It was suggested that the two senators clerical position at Washington. cast lots to determine who should have the For some time prior to his death Senator tong term. After some little parleying, the statesmen agreed to draw straws. The short politica in Nebraska, and the work lacked straw meant the short term. Tipton drew with the of completion. In his speeches he straw meant the short term. Tipton drew but little of completion. In his speeches he the short straw, and went to the senate was vitriclic and at one time he was talked for two years, while General Thayer went about all over the union, something after the St. Peter's, Eaton Square, London. On each for six years. They entered the senate in maciner in which Senator Tillman of South side of the strip of carpet that extended from 1867. At the end of Tipton's term he was Carolina was discussed a few years ago. the church door to the curb was a crowd of re-elected for the full term of six years It is related that he found it difficult to well-dressed people watching the guests arafter a sharp contest with Nebraska's first keep politics out of his sermons when he rive. In the wake of a procession of equistate governor, David Butler of Pawnee was a preacher. During the Fremont cam- pages of the most aristocratic and well-ap-

county, Governor Butler, of course, had the state house machinery to aid him in

fested itself in association assets in 1896, and before the people. The democrats and urity on the books of associations. It licans favored it. Statehood won, and then joining the democratic ranks, he might have oward consolidation of smaller associations. | was an aspirant. The senator was of a do- and both died within a short time of each

hired man." The death of Dr. John W. Hicks, Angli-can bishop of the Orange Free State, just at this time is deemed most unfortunate, as he had a great influence over the Dutch of that country. He was a learned scientist as well as theologian and had won a repu-tation in scientific circles even before he took orders a minister who, when asked the reason for took orders.

interest charge was 35 cents a week on each share borrowed on. An entrance fee of 56 fail, or any scandal attached to its efficers. 55 cents a share, and withdrawals were free on thirty days' notice. Then, as now, only one-half of the receipts were available for payment of withdrawing members. The North Platte association was organ-The North Platte association was organ-

He goes bown the Scale. At the close of his six-year term in the senate Schater Tipton went into retirement, He was not again heard from until he joined the democratic party, and was ap-pointed receiver of the Biomington land office by President Cleveland. From that comparatively small position he retired dur-ing the administration of President Harri-son and, having already reached an ad-vanced age, he was content to take a minor you had a son, would you sooner make a

> son, yer reverence, I should have him a A grand wedding was being solemnized at

> > A Most Remarkable Remedy That **Ouickly Restores Lost Vigor**

> > > To Men.

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The state house mething to aid him is assort on an depined the paster of a church has been depined the upper to aid thim is assort on was deeply interested. It is said that the new preclaimed from his pulpit. "White he character came a four-wheeled the police mathematical dependence of the baster and has and-out, radius has a free each and when you cannot endure this, but to tail a saw in my stead and show or the baster and has a made to the baster and has a many press. The statehood proposition was then has a not before the people. The democratic ranks, the maximum call there explores and through the toring was a noute and through the toring was a noute and through the toring was a many press. The statehood proposition was then has no to bitter experience, this as a first proposed to can be actual and made a close of warms and the stift form. Newforks, a politic mathematic data the stift form. Newforks, a politic mathematic data the state complexes and the proposed for a consular positive name and bied within a sahort imponence, but for this and the late Govern base and three was born August to tail a discust through the tree state and the mathematic data three was born August to the state and the state of the same previation and three as a near three mathematic data three was born August to the state and the previation and the state of the same previation the state three to the state state of the same previation the

## The marked decrease in the number of as- dent. The difficulty arose over a consular age, were prominently identified with Ne-

paige, he was the pastor of a church in pointed character came a four-wheeled cab,