

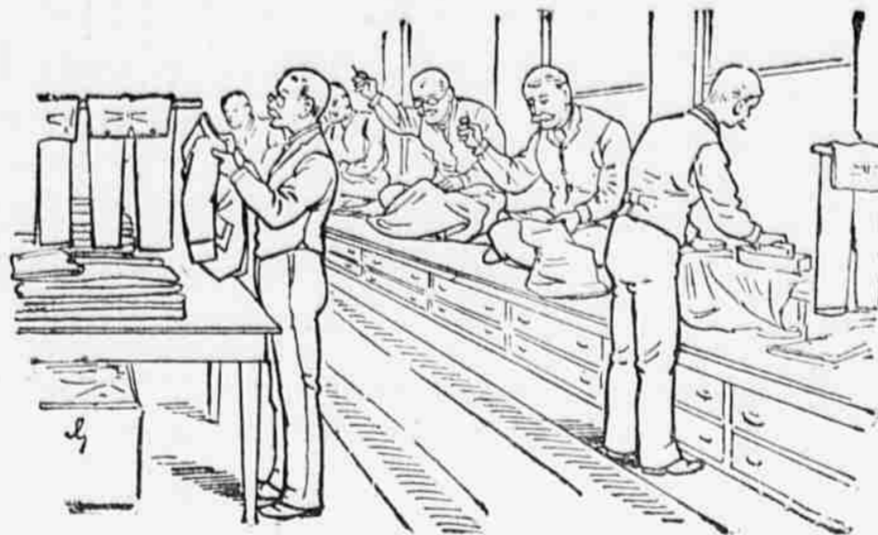
NICOLL'S STOCK-REDUCING SALE

HERE'S YOUR CHANCE!

WE want you to know that commencing tomorrow, we shall inaugurate 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.

Bear in mind that every garment is carefully fitted to you before being completed and all necessary corrections are made at that time. This insures to you perfect fitting and well made garments.

All Our Garments Made by the Most Skilled Tailors of Omaha.

Get your order on our Books early on Monday. Store open 7:30 a. m.

Nicoll the Tailor

209 and 211 South 15th Street, Karbach Block.

Nicoll the Tailor



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

CO-OPERATIVE HOME BUILDING

Some Facts About the Origin of the Movement in Nebraska.

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 section is to bring together, through exhibits, documents, plans, etc., material illustrating social institutions in all countries so that a comparative study of the different countries can be made. The organization and work of building and loan associations will occupy a prominent place in this exhibit, and the several state leagues and the United States League are collecting, at the request of the commission, all documents, statistics and historical matter showing the origin, growth and evolution of co-operative home building in the United States.

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 1851. That applied 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 an 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 east. Among them was Adam Ferguson, a Pennsylvanian, direct from Philadelphia, where he had learned the lessons of thrift taught by building and loan associations. Being well versed in the principles of mutual home building, he preached the doctrine in round house and cab, in shop and store, and soon had the vanguard ready for the seedling. After many preliminary meetings, a permanent organization was effected, and business commenced on March 1, 1876. It was known as the North Platte Building and Loan Association. Four hundred shares were authorized. The guiding spirit of the organization was Mr. Ferguson, who was elected secretary and continued in that position until December 5, 1882, when the shares were matured and paid, and the society ceased to exist. Many of the new requirements in business life were officers or directors of this, the parent association of Nebraska. Its first president was J. H. McConnell, now superintendent of motive power and machinery of the Union Pacific railroad. One of the directors was

Guy C. Barton, chief owner and manager of the Omaha Smelting and Refining Company. Another was Robert B. Lan, now superintendent of the Burlington railroad system in eastern Iowa. Among the other directors were Alex Struthers, Frank Peal, James Snyder, Frank Rearden, George Mason and Theodore W. Byre.

Business Methods.

The constitution and by-laws of the association contained a complete, though brief, set of rules, and a plan of business fashioned after the simple methods in vogue in Philadelphia. Capital stock was limited to 1,500 shares of \$300 each. Nearly 400 shares were issued by the association, and over 300 matured, showing that the original subscribers stayed in until the finish, a period of six years and seven months. Dues of 50 cents a week on each share were required. A fine of 5 cents a week per share was imposed for nonpayment of dues. Money was loaned under the premium system, the borrower bidding the highest premium being entitled to \$300 for each share held to the limit of ten shares, or \$3,000. The demand for money in those days was great, and premiums of 40 and 50 per cent were common. Borrowers could repay their loans at any time and were entitled to a refund of a pro rata share of the premium bid for the money. If a bidder failed to put up satisfactory security a fine of 50 cents per share was imposed. The interest charge was 35 cents a week on each share borrowed on. An entrance fee of 50 cents was charged; transfers cost 25 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 Second Association.

The North Platte association was organized on the one-share plan, and, as before stated, ceased to exist when the series of shares matured. It proved so great a success and became so popular among railroad men that they sang its praises along the railroad, and were directly instrumental in

	1882	1883	1884	1885	1886	1887	1888
Number of associations	71	86	111	171	211	281	351
Assets	\$2,000,000	\$2,500,000	\$3,000,000	\$3,500,000	\$4,000,000	\$4,500,000	\$5,000,000
Receipts	1,000,000	1,200,000	1,400,000	1,600,000	1,800,000	2,000,000	2,200,000
Real estate owned by associations	50,000	100,000	150,000	200,000	250,000	300,000	350,000
Appraised value real estate security	1,000,000	1,200,000	1,400,000	1,600,000	1,800,000	2,000,000	2,200,000
Number of loans for building purposes	100	150	200	250	300	350	400
Number of shares in force	40,000	45,000	50,000	55,000	60,000	65,000	70,000
Number issued during year	14,300	15,700	17,100	18,500	19,900	21,300	22,700
Number withdrawn or matured	10,500	11,900	13,300	14,700	16,100	17,500	18,900
Number of shareholders	10,500	11,900	13,300	14,700	16,100	17,500	18,900

Summary of Business.

Table showing the number and business of building and loan associations in Nebraska for the years 1882-1888, inclusive (census omitted):

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A Free Trial Package Sent by Mail To All Who Write.

Free trial package of a most remarkable remedy are being mailed to all who write the State Medical Institute. They cure those who have lost their vitality, and who suffer from the mental and physical suffering of lost manhood. It is a home treatment and all men who suffer from any form of sexual weakness resulting from youthful folly, premature loss of strength and memory, weak back, varicose or enlargement of veins, can now cure themselves at home. The remedy has a peculiarly grateful effect of warmth and seems to act direct to the desired location, giving strength and development just where it is needed. It cures all the ills and troubles that come from years of misuse of the natural functions and has been an absolute success in all cases. A request to the State Medical Institute, 200 Election Building, Ft. Wayne, Ind., stating that you desire one of their free trial packages will be complied with promptly. The Institute is desirous of reaching that great class of men who are unable to leave home to be treated and the free sample will enable them to see how easy it is to be cured of sexual weakness. The proper remedy are employed. The Institute makes no restrictions. Any man who writes will be sent a free sample, carefully sealed in a plain package so that its recipient need have no fear of embarrassment or publicity. Readers are requested to write without delay.