

Nebraska

BUILDING ASSOCIATIONS GAIN

Secretary Roysse Makes Report on Loan Societies.

INCREASE IN TEN YEARS

Banking Board Decries Tendency to Build Up Nonborrowing Stockholders' Liability—Big Test is Still to Come.

(From a Staff Correspondent.) LINCOLN, Neb., Sept. 9.—(Special.)—Secretary Roysse of the State Banking board today made the following report on building and loan associations of the state. In submitting this, the nineteenth annual report of the building and loan associations of Nebraska, with such summaries and comparisons as are necessary to set forth their condition at the present time, it is but necessary to direct attention to the fact that the uninterrupted growth and prosperity of these associations will continue without apparent break or check. The increase in ten years of from around \$4,000,000 to \$22,000,000, demonstrates the fact that in the financial structure of the state a place existed for the work of these institutions, and the splendid growth shown by this report clearly sustains the wisdom of the Nebraska financiers, who had to do with the laying of the foundation of this branch of finance, now a potent influence for wealth creation in this state.

Test for Future. Unquestionably it is true that the crucial test will come in future periods of depression when the values shrink and prices fall and the over-concentration of wealth of want of reasonable prudence. However, there is nothing in the condition of the associations, as a whole, or the general character of the management that need cause serious apprehension, that the building and loan associations of Nebraska will stand a financial strain equal with other lines of business involving the aggregated accumulation of the people.

I think it can be safely said that the building and loan associations of Nebraska are as safe and conservative as similar institutions in other states where they have been long tried by all the financial vicissitudes that come in cycles of years to make financial epochs.

It is not necessary for me to go into detail to call your attention to the various summaries set forth in this report, which clearly indicate the past record, the present condition, and the future promise of these institutions. I am pleased to report to your honorable body that in the supervision of these institutions this department finds the officers of the various associations usually willing and ready to adopt its suggestions made with a view to assist in conserving the interests of the saving and borrowing members.

Non-borrowers' Liability.

There is one practice, however, to which the department thinks attention ought to be called, and that is the too prevalent tendency to build up a nonborrowing stockholders' liability; this, in the opinion of the department, is the most apparent inherent weakness of these associations; especially is this true in the too energetic effort on the part of the management of many associations in building up a heavy list of full paid stock. This practice is not in keeping with the spirit of the law and is an element of weakness. The intent of the law is to encourage thrift by assisting the home builder, otherwise known as the borrowing stockholder, and by offering a depository for the savings of the wage earner, who can spare but a portion of his income at regular periods. It is the intention of the law to create institutions for large investors who are looking for an income instead of a place to accumulate savings.

The department is exceedingly anxious to have established a uniform system of bookkeeping by building and loan associations, as such a matter is essential in the compilation of statistics in relation to them and would eliminate in some instances crude and unsatisfactory records of associations. Other minor suggestions might be considered, but are being taken care of in the daily relations of the department with the associations.

The following statement shows the increases and liabilities of the building and loan associations of the state of Nebraska during the fiscal year ending June 30, 1911:

Table with columns for ASSETS, LIABILITIES, and Net increase of assets. Rows include First mortgage loans, Real estate contracts, Cash, Total increases, Stock loans, Expenses and taxes paid, Other assets, Total decreases, Capital stock running, Reserve fund, Unpaid profits, Dividends unpaid, Advance interest and premiums, Bills payable, Overdrafts, Total increases, Due shareholders on incomplete loans, Advanced dues, Other liabilities, Net increase of liabilities, Total decreases, Total assets in 1911, Total assets in 1910, Net gain.

Number of loans for building purposes during year, 1,439 1,852 507; Number of loans made for rent of mortgages, 1,830 2,246 416; Total, 3,269 4,098 823; Number of borrowing stockholders, 19,023 18,738 285; Number of non-borrowing stockholders, 25,676 29,290 3,614; Total gain of \$711.

Dealer Corn Show Plans. DESHLER, Neb., Sept. 9.—(Special.)—Great preparations are being made for the corn show and horse fair, September 19 and 20. O. H. Hull will judge corn and lecture on corn culture and Congressman Sloan will be present. Prof. Gramlich of Lincoln will judge the horses and lecture on horse breeding. Ex-Governor Hallenberger will be here. There will be a building for the corn and one for the horses. The speaking will be held in a tent with a comfortable seating capacity of 1,000. Two brass bands and a balloon ascension for both days are scheduled. Merchants will give free demonstrations at the stores.

New Bank Building. BATTLE CREEK, Neb., Sept. 9.—(Special.)—The Citizens state bank will erect a new brick bank building which, when completed will be one of the finest banking houses in the county.

The new tank and power house of the city water works is nearly completed and the water will be turned into the mains in a few days.

Omaha Man Heads Y. M. C. A. Work at North Platte, Neb.

Dundy A. Kerr, for the last two years assistant secretary of the Omaha Young Men's Christian association, has just been appointed general secretary of the North Platte, Neb., branch of the association, an organization consisting of some 500 members. He will succeed J. F. Macabee, another former Omahan, at North Platte. Macabee goes into the ministry.



DUNDY A. KERR.

Kerr is an Omaha young man, 28 years of age, who went into the Omaha Young Men's Christian association from the University of Nebraska and in the two years he has been working there has made a most successful "Y" man. His work in Omaha has been very general in its scope and he has fitted him well for his new position. The North Platte Young Men's Christian association consists of both a railroad and city association. The Pacific and there are shops of that line located there. Mr. Kerr plans, if possible, to enlarge these branches of the organization and to upbuild a school branch. Mr. Kerr leaves Omaha on Monday.

MISS MURPHY'S PRELIMINARY Young Woman Accused of Inciting Murder Before Lower Court.

WILL DENY INTENT AT CRIME Defendant Assents Complained of Attention of Sellers Merely and Did Nothing Further to Urge Men to Proceed.

VALENTINE, Neb., Sept. 9.—(Special Telegram.)—Miss Eunice Murphy, charged with inciting the murder of Charles Sellers, a ranchman of Cody, June 17, was given her preliminary hearing today and bound over to district court and denied bail. The accused young woman was very composed in court and smiled throughout the trial. The state is represented not only by County Attorney John M. Tucker, but by M. F. Harrington of O'Neill, whom the county commissioners engaged to aid in the prosecution of the four men charged with the murder and of the girl charged with complicity. The defense is in the hands of Tyrrell & Morrissey of Lincoln and W. B. Kelley of Independence. Mr. Kelley and Mr. Morrissey were in charge of the girl's case today.

The state alleges that it has evidence enough against the girl to secure her binding over to the October term of the district court, at which time the four men now in jail are to be tried. Miss Murphy, on advice from her attorneys, has had little to say since she returned from Missouri and gave herself up to the authorities. The entire country is intensely interested in both the trial of the girl and of the four men, George B. Weed, Alma Weed, Harry Heath and Kenneth Murphy, all of whom have admitted that they "kissed" Sellers to a telephone pole.

Nature of Defense.

The defense in the Murphy hearing contends that the girl had nothing to do with the killing, that she only complained to her brother and the other men that Sellers had been unduly annoying to her. The state has two witnesses of importance, neighbors of the Murphy girl, to whose house, according to the charges, she went and tried to persuade the man to go over to the bank and secure for her the papers which Sellers had deposited there. They are ready to testify. It is said, that she wanted these papers for herself. This latter fact the defense will deny. The state has another witness of importance. This is the young girl who testified at the civil hearing, where depositions were taken, and told some things concerning Miss Murphy's connection with the case that do not look well for her. The case in question was a civil suit for \$50,000 brought against the four men. Depositions were to be taken and the Health family, relatives and all, were subpoenaed to testify. All of them refused to answer on the ground that they might incriminate themselves, except this 17-year-old girl, who persisted in making a clean breast of what she knew.

Woman of Twenty-Three.

Eunice Murphy is only 23 years of age. She possesses some property in Cody and the neighborhood. Sellers, the murdered man, is reported to have been worth \$10,000, and the families of Heath and Murphy have the money to defend the case with vigor.

The Heaths and the Murphys are related by marriage in a rather mixed up manner. Harry Heath is reported to have told everything that occurred and he is likely to be used as a witness by the state when the trial of the men comes up. Heath and the two Weed boys are between 25 and 30 years old, but Murphy is but 18.

In the murder trial that is to come off in October unless the defense can secure a continuance, the defense is confronted with the fact that all four of the men admit that they strung Sellers to the telephone pole. Two lines of defense are open, the one, that Sellers threatened to kill the four men and that they acted in self-defense, the other, that of emotional insanity. Sellers was unarmed and in bed when Alma Weed is said to have rushed in and dropped a gun on him. No overt act on his part at the time of the tragedy has been shown by the defense.

The state will try to prove that all three men with Eunice Murphy's brother on the night of the hanging were enamored of the girl. The defense will attempt to show that Sellers was so badly in the same state that he was dangerous to all the others, and that he had told Hutch Jack that he would "get them." The four men are said to have argued, after the killing, that Sellers had threatened them, they believed they had a right to hang him without any other grounds.

Miss Bassett Gets Even With Accuser

Fremont Girl Arms Herself with a Pin-Loaded Umbrella, Using it on Sankey's Head.

FREMONT, Neb., Sept. 9.—Armed with an umbrella filled with long pins, Miss Grace Bassett of this city avenged a slight on her reputation yesterday afternoon by beating M. T. Sankey of Lincoln, a city employee. Sankey is said by the girl to have been spreading a story about finding Miss Bassett sitting in a young man's lap. When confronted by her he denied the story and turned away laughing. Miss Bassett fell upon him from behind and belabored him with the umbrella, the pins severely lacerating his flesh.

Funeral of A. G. Carlson.

GOTHENBURG, Neb., Sept. 9.—(Special.)—The funeral of A. G. Carlson, who died at Phoenix, Ariz., September 1, took place Wednesday at the home of E. G. West, Mrs. Carlson's father. The funeral sermon was preached by Rev. Mr. Sheppard of the Presbyterian church and services at the cemetery were conducted by the Benevolent Protective Order of Elks lodge of North Platte, of which Mr. Carlson was a member. He also belonged to the Ancient Order of United Workmen and the Modern Woodmen of America lodges. Mr. Carlson was born in Iowa in 1864 and came to Gothenburg in 1884 with his brother.

Airship Flight at Neligh.

NELIGH, Neb., Sept. 9.—(Special.)—The first airship flight in this vicinity occurred Friday at Riverside park. C. F. Walsh of Omaha made two ascensions in his biplane, circling far to the south and east, nearly to Oakdale and back over Neligh, alighting at his starting place. During his second flight he sailed over the town at an altitude of from 1,000 to 1,500 feet. The exhibition was given by the citizens of Neligh as a free entertainment to all who would come, and the people from neighboring towns turned out in large numbers.

CATARRH OF BLADDER AND KIDNEYS A FREQUENT AND DREADED DISEASE

Pres. Newhof Promptly Relieved by Pe-ru-na.

PAROLE FOR SALINE JUDGE

Monthly Report of Warden Shows Hendee Granted Clemency.

ONE DOUGLAS MAN PARDONED

New Law Empowers Prison Official to Pay Discharged Convicts Ten Dollars, but No Appropriation is Made.

(From a Staff Correspondent.) LINCOLN, Neb., Sept. 9.—(Special.)—The monthly report of Warden Delahanty of the state penitentiary shows that Judge Hendee of Saline county, serving a sentence of five years for embezzlement, was paroled during the month of August. Two prisoners were pardoned, Jesse McCoy of Clay county and McPhail of Douglas county, the latter having been sent to the pen for several forgeries which he committed at Omaha about two years ago. The latter was suffering from an incurable disease, while McCoy was troubled with a weak heart. McCoy's case, however, was from the institution was found dead in a local street car.

INJURED BY FREIGHT TRAIN

Fred Forbes of Burlington, N. Y., Thrown Under Wheels of Car at Broken Bow.

BROKEN BOW, Neb., Sept. 9.—(Special Telegram.)—While trying to board a freight train in the Burlington yards, at noon today Fred Forbes, 33 years of age, was thrown under the wheels and badly mangled. He was previously aboard the train and jumped from it in order to rescue his hat which had blown off. The injured man was rushed to the hospital where amputation of the right leg was found necessary. The back of his head was also badly lacerated. Forbes was heading his way from Montana to Rochester, N. Y., in order to see his mother. The man is in a precarious condition.

YOUNG GIRL DROPS DEAD

Miss Florence E. Bichel, Fourteen Years of Age, Suddenly Expires at Kearney.

KEARNEY, Neb., Sept. 9.—(Special Telegram.)—Miss Florence E. Bichel, a 14-year-old school girl, living eight miles northeast of here dropped dead at her home this morning of heart failure. She had apparently been in the best of health and yesterday registered here with the intention of attending the Kearney High school.

Out After Trade.

NORTH PLATTE, Neb., Sept. 9.—(Special.)—The North Platte excursion up the North River valley of the Union Pacific, which was to have been conducted on September 13 and 14, has been changed to September 27 and 28. A special train has been chartered, which will leave here September 27 and go to Sidney, thence over the Burlington to Bridgeport, and then west along the North River valley to Mitchell, and then back along the North River valley to North Platte.

A Life Threatened.

of suffering with throat and lung trouble is quickly commuted by Dr. King's New Discovery. 50c and \$1.00. For sale by Beaton Drug Co.

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August 1 there were 463 prisoners at the penitentiary and at the close 462 prisoners. Twenty-two prisoners were discharged during the month by reason of the expiration of their terms. This same number were pardoned, one paroled and three were remaining for trial.

To each of the discharged convicts Warden Delahanty gave \$5 in cash. A new law enacted by the late session of the state legislature provided that this amount should be increased to \$10, but this session failed to make an appropriation therefore, and the warden has accordingly been compelled to cut the statutory amount in two.

Gate receipts at the state penitentiary for this month will be large, according to Warden Delahanty's prediction. This is due to the fact that a large number of state fair visitors called and paid 10 cents admission. During August the receipts were \$100.36. At the beginning of the month there was \$581.23 in the cash fund and the warden paid \$417.50 to the state treasurer, leaving a balance of \$163.73 on hand at the close of the month.

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E. M. JONES PIANO

SUITE 201-2-3, BOYD THEATRE.

INTEREST IN THE NEAL DRINK CURE GROWS WORLD-WIDE

Requests for Literature and Information Come From All Parts of the World.

LOCAL NEAL INSTITUTE PART OF THE GREAT WORK.

Reports of the wonderful work being accomplished by the Neal Three Day Drink Cure come from all parts of the United States and foreign countries. The treatment is being accorded international recognition. After personal investigation it has the endorsement and recommendation of Government Officials, famous Law-Years, Judges, Bankers, Medical men and professional Nurses and all others who have investigated.

Dr. Benjamin E. Neal discovered and perfected the Drink Cure which bears his name after many years of professional and painstaking study, experiment and investigation. He demonstrated and proved that the drink habit, instead of being a disease or an inherited affliction, is due to stored-up poison in the system, resulting from the continued and excessive use of alcohol. The Neal Cure antidotes, neutralizes and eliminates all this poison from the system, and all desire, craving and appetite for drink are at once destroyed. The result is accomplished in three days' time.

The Neal Cure is backed by millions of dollars and managed by successful, conservative business and professional men and maintains institutes in all large cities. If you are a drinker and want to be rid of the habit, or if you have a relative or dear friend so affected, investigate. If satisfied, accept the opportunity offered. For advice and information call, write or phone the Neal Institute, 1502 South Tenth street, Omaha, Neb.

The Bee Prints the News

Cowan Week at Orchard & Wilhelm's. THERE is no other furniture in the world just like Cowan Cabinet Work. It is furniture to live with and to get acquainted with—to have and to pass along to those who are worthy of it. In design, it is the product of the "golden periods" of furniture designing—in construction, it is superior to any other furniture of the past. Cowan Cabinet Work is made in more than a thousand patterns, all in solid mahogany, and is the only line of fine furniture made in sufficient variety to furnish an entire home completely. It is now on special display at our store, as a separate line, distinct from all other furniture, and to those of cultivated taste it is an exhibition well worth the time necessary to see it. The entire public is cordially invited to inspect and enjoy without obligation. Orchard & Wilhelm Carpet Company 414-16-18 South Sixteenth Street

RADIANT HOME Stoves and Ranges. The standards of the world, sold by us over 20 years in Omaha, have proven to be unsurpassed for efficiency, fuel economy and durability. Why experiment, when we sell the best stove made at prices that challenge comparison? Examine these before you buy. Radiant Home Cook Stoves \$23.00 Radiant Home Cast Ranges \$28.50 Radiant Home Steel Ranges Special \$37.00 Oil Heaters \$3.45 STOVES AND RANGES SOLD ON PAYMENTS Milton Rogers & Sons Co. 1515 Harney Street. Next to City National Bank. 1515 Harney Street.

\$25 One Way Colonist Fare to Pacific Coast September 15 to October 15 Inclusive. FIRST THREE COLONISTS TRAINS DE LUXE SEPTEMBER 16, 17, 18. Fast Schedule Dining Cars—Reduced Price Meals Smoking and Lounging Car Victor-Victrola Concerts Via Union Pacific Standard Road of the West Protected by Electric Block Signals. For literature and information relative to fares, routes, reservations, etc., call on or address L. BEINDORFF, C. P. & T. A., 1324 Farnam Street, Omaha, Nebraska. Phones Doug. 1828; Ind. A-3231.