ADVANCE HOLIDAY SALE

of Pianos and Player Pianos

Our Advance Holiday Sale of Pianos and Player Pianos begins tomorrow morning, Nov. 10. Mr. Schmoller's large Purchase of NEW High Grade Sample Pianos at less than cost has crowded our floors. We must make room for our Holiday Stock that is arriving daily, so will proceed to

SACRIFICE 500 PIANOS AT WHOLESALE PRICES

A look at our floors will convince you of the crowded condition we are in, and that our only recourse is to sacrifice profits for quick sales. OUR MISFORTUNE IS YOUR OPPORTUNITY. Come in and get the piano you want at WHOLESALE price. You'll never again duplicate the bargains we offer.

NO CASH PAYMENT DOWN

Free Stool—Free Scarf—Free Life Insurance

Free Trial
FOR ONE MONTH
Of Any Piano in Your Own Home

Make Your Selection from the World's Best

We carry a complete line of the following world-famous
PIANOS
Steinway, Weber, Hardman, Emerson, Steger & Sons, McPhail, Lindeman & Sons
And Our Own
Schmoller & Mueller Piano

Pianola Player Pianos
Steinway, Weber, Wheelock, Steck, Technola, Stroud, Stuyvesant.

HERE ARE SOME OF THE BARGAINS

$225 Merlich Upright, now	$ 75	$425 Steger & Sons Upright, now	$195
$250 Decker & Son Upright now	$100	$550 Chickering & Son Upright, now	$295
$250 Fease Upright, now	$110	$750 Steinway Upright, now	$595
$275 Gaylord Upright, now	$125	$1,200 Chickering & Son Grand, now	$200
$500 Emerson Upright, now	$260	$1,250 Steinway Grand, now	$625
$300 Kimball Upright, now	$175	$550 Mahogany Case Player now	$290
$350 Schmoller & Mueller Upright, now	$190	$600 Harrington Player, now	$320

FREE
Beautiful $150 Diamond Ring Given Away Christmas Eve

No purchase necessary. Simply step in the store and register your name and receive a ticket on the ring. Don't miss this opportunity.

Schmoller & Mueller Piano Co.
Established 1859. Oldest Piano House in the West.
1311-13 Farnam St., Omaha

INTEREST RATES THE SAME

Building and Loan Companies Will Not Change This Year.

DEMAND FOR MONEY IS GOOD

Indications Are that Last Six Months of the Year Will Be in the Nature of Record Breakers for Associations.

While no meeting to fix upon an agreement has been held, it is practically certain that with the building and loan companies, the dividend and interest rates next year will be the same as in the past. The dividends will remain at 6 per cent and the interest rates to borrowers 6 6-10 per cent.

There had been considerable talk of cutting the dividend rate and letting the interest rate stand unchanged, but with all of the companies, business has been unusually good during the last year and the officers of the several companies have concluded to let well enough alone.

With all of the local building and loan companies, the last half of the present year is going to be one of the best six months periods in the history of the associations. The deposits for investment have been heavy and at the same time there has been an unusually good demand for money for the erection of homes in the city.

Local Woodmen Renew Fight on Head Officers

About 400 members attended an open meeting of the B. & M. camp, Modern Woodmen of America, at Modern Woodmen hall, Fifteenth and Douglas streets, last evening to hear talks by prominent members of the Woodmen insurgent movement. The speeches urged those present and their absent fellows to fight for the control of the next head camp in order to oust the present head officers, who are held responsible by the insurgent federation for the attempted raise of insurance rates.

George Magney, county attorney, made a forceful talk on the subject, as did J. P. Breen of South Omaha. The speaker of the evening, Dr. J. B. Beghtol of Hastings, president of the national federation of insurgent woodmen, flayed the officers of the head camp, whom, he asserted, not only attempted to secure the passage of the ridiculously high rate of insurance, but when they were defeated by the courts, turned right around and pretended they were against the measure entirely.

Dr. Beghtol advanced some interesting and startling ideas on the manner in which the head camp has seen fit to conduct affairs, and was loudly applauded. The next head camp meeting is to be held in June of the coming year.

H. A. Day presided and besides introducing the speakers, saw to it that refreshments and entertainment were never lax. Henry Taggart rendered several excellent numbers on the banjo.

Chicago Attorney to Speak at B'Nai B'Rith

Sunday will be B'Nai B'Rith day among the Jews of Omaha. The celebration, which is an unusual one, was instituted originally to arouse enthusiasm among followers of the faith in the propogation of its welfare. Arrangements for the day's program are in charge of the two local lodges, the Nebraska and William McKinley, together with the ladies' auxiliary of the latter.

Hugo Sonnenschein, a prominent attorney of Chicago and one of the past presidents of the district grand lodge, is coming especially for the occasion. A reception committee of representatives from each lodge and the auxiliary will meet the honored guest at the depot in the morning and will escort him about the city.

At 2:30 p. m. the Nebraska and William McKinley lodges will hold a joint meeting and grand initiation, as well as to participate in the extensive arrangements for the celebration.

The committee in charge of the banquet to be tendered Mr. Sonnenschein reports that plates for 200 guests have been ordered at Hotel Loyal at 6 o'clock Sunday evening. Later in the evening a splendid program has been prepared for the meeting at Temple Israel, where Mr. Sonnenschein will speak to the general public.

WARRANT SWORN OUT FOR ARREST OF MACE R. CLUFF

Warrant for the arrest of Mace R. Cluff, 2625 Emmet street, on the charge of abetting and aiding the delinquency of Mildred Hill, 2414 Wirt street, was filed by the juvenile authorities.

The allegations include that Cluff enticed the girl to take an automobile ride and that she did not return home that night to her parents. While gone, her folks sought the help of the police, believing her kidnaped.

CITY TREASURER HAS OVER MILLION IN CASH

City Treasurer W. G. Ure had $1,311,347.03 city cash on hand November 1, according to C. B. McDonald, city comptroller, who checked up the treasurer's accounts. This amount is about one-third the actual cash usually carried by the treasurer, Mr. Ure having invested large sums in interest-drawing securities.

STANDARD OIL HAS DECLARED DIVIDEND

C. L. Alleman, president of the Standard Oil company of Nebraska, announces that the directors of his company have declared the regular semi-annual dividend of $10 a share and an extra dividend of $5 a share, payable December 20, 1913, to holders of record November 20, 1913.

SATURDAY WILL BE ZION BAPTIST CHURCH TAG DAY

Saturday will be the third annual tag day for the Zion Colored Baptist church. Permission has been granted the church people by Mayor Dahlman to tag pedestrians on the street. The proceeds of the sale are to go towards defraying the expense of erecting a new edifice.

PERSONAL PARAGRAPHS.

J. M. Butler, chief clerk of the railway mail service at Lincoln, is in Omaha. His business here is not official.

Mrs. J. McVein of Denver, who came to Omaha to attend the funeral of her brother, Samuel MacLeod, will return to her home next Saturday.

Box of Prince Olaf Cigarettes, $1.00
100 Prince Olaf pure, smooth, mild Cigarettes. A blend of high grade Tobacco, rich in flavor and perfect in Satisfaction. Price $1.00.

Free with Cigarettes

German Silver Cigarette Case—This cigarette case is magnificently designed, made to fit either the breast or hip pocket. A beautiful and useful article. Size 3 1/4 x 3 1/4.

Free with Cigarettes

Iron Amber Cigarette Holder—An attractive gift. Most pleasing to any man. Length 2 5/8.

If you could buy all these articles from your dealer for $1.00 you would do it quick.

No retail tobacco dealer, in fact no tobacco company that maintains stores, can afford to sell all these articles for $1.00. They would lose money.

We have no retail stores, no clerks, no salesmen. This expense is cut out. We sell all our goods by mail direct. Deliveries by Parcel Post, prepaid.

To introduce our PRINCE OLAF Cigarettes in your City we make you this most unusual offer.

With a box of 100 PRINCE OLAF Cigarettes at $1.00 we present you absolutely free.

1. An engraved German Silver Cigarette Case, concaved to fit the vest pocket. Durable and attractive.
2. A genuine Iron Amber Cigarette Holder, stylish and up-to-date. The kind you have wanted.

This is the greatest value ever offered for $1.00.

PRINCE OLAF are cigarettes of a mild, smooth, Turkish blend. At retail stores PRINCE OLAF would cost you at least 15c for a box of 10. We want you to try them. We know that if you once smoke them they will become your favorite brand. That is why we are offering you 100 PRINCE OLAFS for $1.00, together with these beautiful gifts.

How We Can Afford to Make This Offer

The Kolo Company, Incorporated, which is making you this offer, is the most progressive mail order tobacco house in the world. On account of our enormous business carried on by mail, we save the heavy expense of maintaining many stores and salesmen. Thus we can afford to give better cigarettes for the money than can be purchased in any other way, and we can afford to give these profit-sharing premiums.

You are fully protected when you deal with the Kolo Company. This Company is incorporated under the New York State laws, is entirely responsible, and will refund your $1.00 at once on return of goods if you are not entirely satisfied with what you purchase.

Take advantage of this wonderful Christmas offer. Fill out the coupon below and mail to us at once with $1.00. Do it at once while this offer holds.

KOLO COMPANY, Inc.
114-118 Liberty Street New York City

HOW TO SEND YOUR ORDER—*CIGARETTES*

To order a box of 100 *Prince Olaf Cigarettes* and receive these presents, write your name and address plainly on the coupon below, cut off and mail with $1.00 to
KOLO COMPANY, Inc., 114-118 Liberty St., New York City, N. Y

CUT OFF THIS COUPON

Kolo Company, Inc., *Dept.* 126
114-118 Liberty St. New York City, N. Y

Gentlemen:—Enclosed please find $1.00 for which please send me prepaid by parcel post 100 *Prince Olaf Cigarettes*.

Also please send me, absolutely free, the German Silver Cigarette Case and the Cigarette Holder.

If the goods are not satisfactory, *you will refund me the $1.00 at once* upon my returning the goods to you.

Name .....
Street .....
Post Office ..... County .....
City or Town ..... State .....

BRIEF CITY NEWS

Life ins? Yes. Penn Mutual. Gould.

Lighting fixtures, Burgess-Granden Co.

Fidelity Storage & Van Co.—Doug. 1516.

Have Root Print It—Now Beacon Press.

Roller Skating at Chambers'—Farnam street entrance. Phone Douglas 1871.

Chambers' School of Dancing Now Open—Social, aesthetic and stage dancing taught. Telephone Douglas 1871.

Japanese Admiral Coming—Enroute home from what has practically been a tour of the world, Commander General Masui of the imperial navy of Japan will be in Omaha Friday morning. He arrives at 9:15 on the Northwestern-Union Pacific's No. 17, and will be here something like twenty minutes. Instead of occupying a private car, he is traveling more like an ordinary passenger, having a section in one of the sleepers. From here he goes to San Francisco, from whence he sails.

Two are Bound Over—Wm. Drake and Benjamin Thomas, arrested for breaking and entering the Omaha Credit Clothing company, 606 South Sixteenth street, and carrying away merchandise valued at several hundred dollars, were arraigned before Judge Foster and bound over to the district court with bonds placed at $1,000 each.

Spoons Too Cheap—John Briggs, a farm laborer hailing from Canada was housed in the city jail Tuesday evening charged with a most serious offense. Briggs was attempting to sell six teaspoons of a cheap make, and owing to this fact he was locked up. John declares he brought the spoons from Canada, but he will remain in a cell until the case is investigated.

Arrested but Not Held—John McCarthy of Butte, Mont., was arrested on suspicion of being an ex-convict by Officers Wood and Rich, was released by Judge Foster. McCarthy's description tallied with that of a wanted man, but he proved satisfactorily to the court that he had never been in trouble and had but lately arrived in Omaha from Butte, Mont., where he is engaged in business.

FESTIVAL AT HOLY FAMILY CHURCH A BIG SUCCESS

Over half a thousand people crowded into the Holy Family Parish school building Tuesday night to enjoy the first night of the three-day festival that the church is holding in order to raise funds for the church. Everybody who attended the festival was loud in praise of the event and all expressed hope that it would be held again. The fair will continue tonight and Thursday night.

Business Men of Omaha:

A movement has been launched in this city which will change the character of the flower of its citizenship—the boys and girls, the young men and women on whom will soon rest its destiny.

The Omaha National Bank is organizing the

"Omaha Thrift Club"

which is calculated to educate the members in matters of thrift.

It has set aside part of its profits for the purpose, which will be given to the members in the form of a bonus if they comply with the rules.

All they have to do is make 48 weekly deposits of $1, $2 or $3; after they have done this they need not fear the future, for they will have acquired the knowledge of "how to get on in the world."

Your co-operation is solicited to help make Omaha a "City of Thrift."

Join yourselves. Your influence will help greatly. Only one membership issued to each person. Our "Thrift Magazine" will be sent free to the members. Membership rolls will close in a few days. Act *now*.

Omaha National Bank
Seventeenth and Farnam Sts.
Savings Dept. Street Floor

Youth's Snicker Lands Him in Jail

Charles Kishkish, 17 years old, who lives at 1207 South Thirteenth street, owes to a hilarious snicker his confinement in the city jail and forthcoming difficulties with the juvenile authorities.

Charles was in a theater at Thirteenth and Pierce streets, and a small vial of Chinese snuff burned mightily in his pocket. When the pianist abruptly broke off an ubiquitous rag in the very middle of a likable bar and took to violent sneezing, Charley could not restrain a mirthful chuckle.

The manager of the theater heard the laugh and wondered. When a score or more patrons began to sneeze, he understood, and with the youth firmly grasped by an ear, he held him for the patrol wagon.

BIRMINGHAM, Ala.—F. L. Willis of the firm of Hartline & Willis, pharmacists, suffered greatly from asthma and bronchitis, so bad he could not attend to business. As he writes: "I got no relief until I took Foley's Honey and Tar Compound. It entirely removed those choking sensations and never failed to produce an easy and comfortable condition of the throat and lungs." Remember the name, Foley's Honey and Tar Compound, and accept no substitute. In the yellow package. For sale by all dealers everywhere. —Advertisement.

"All Ready"

Comes the call to dinner. Are you interested? Is your appetite keen, and waiting? Is your digestion normal and bowels regular? If not, we urge a trial of

HOSTETTER'S STOMACH BITTERS

at once. For 60 years it has proven a great aid to sufferers from Stomach, Liver and Bowel disorders.

The Quick Answer by Telephone

Has the Bell Telephone supplanted the social letter for you? Many have found the telephone the more pleasant and convenient way.

The long distance telephone talk is direct and personal, going almost instantly and comprehending both message and reply.

And, too, telephoning is congenial, permitting those little, intimate, personal chats—almost like a face-to-face talk.

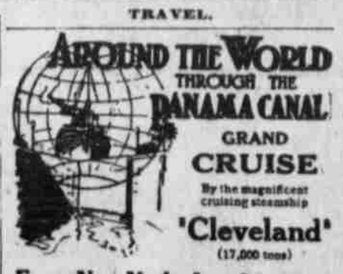
Ask "Long Distance" for rates anywhere.

NEBRASKA TELEPHONE COMPANY

REST AND HEALTH TO MOTHER AND CHILD.

MRS. WINSLOW'S SOOTHING SYRUP has been used for over SIXTY YEARS by MILLIONS of MOTHERS for their CHILDREN WHILE TEETHING, with PERFECT SUCCESS. It SOOTHES the CHILD, SOFTENS the GUMS, ALLAYS all PAIN; CURES WIND COLIC, and is the best remedy for DIARRHŒA. It is absolutely harmless. Be sure and ask for "Mrs. Winslow's Soothing Syrup," and take no other kind. Twenty-five cents a bottle.

TRAVEL.



AROUND THE WORLD THROUGH THE PANAMA CANAL
GRAND CRUISE
By the magnificent cruising steamship
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(17,000 tons)
From New York, Jan. 31, 1915
Visiting famous cities and countries on a palatial steamship which serves as your hotel. Every luxury and comfort assured.
135 days—$900 and up
Including Shore Trips and all necessary expenses.
Also Cruises to the Orient, India, West Indies, Panama Canal, and Mediterranean trips.
Send for booklet, stating cruise
HAMBURG-AMERICAN LINE
150 West Randolph St., Chicago, Ill.
Or local agents.

ANCHOR LINE
SAILINGS Every Saturday to and from New York Londonderry Glasgow
The only Glasgow Line sailing from NEW YORK
See NEW YORK—the world's most wonderful city. Enjoy extensive a view of "Niagara Falls," one of the world's seven wonders, and a daylight trip down the "Historic Hudson River" without change of cars, arriving at Glasgow via the picturesque River Clyde.
New, Large, Modern, Twin-Screw Steamers
Cameronia, California, Caledonia, Columbia
TUSCANIA, 14,000 tons, (Building)
Fitted with Wireless Telegraphy and Ships Knife. Unsurpassed Third Class Fully Furnished—Low Rates
RECORD PASSAGE 6 DAYS, 19 HOURS
Mediterranean Service from New York
First Cabin Passage to Naples $60 and up.
Third Class at Very Low Rates.
Anchor Line Drafts Payable Free of Charge
HENDERSON BROTHERS, Gen'l Agents
203 W. Randolph St., S. E. Cor. Dearborn, Chicago.
Or Local Agents Everywhere

WINTER CRUISES

ITALY & EGYPT
THE RIVIERA
via Madeira
Gibraltar, Algiers
Largest Steamers in the Trade
"Adriatic"
"Celtic"
NOVEMBER 29
JANUARY 10
JANUARY 24
FEBRUARY 21
MARCH 7

PANAMA CANAL
WEST INDIES
SOUTH AMERICA
Newest Steamers to the Tropics
"Lapland"
"Laurentic"
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