

**Notice of Special Election.**  
Notice is hereby given to all the legal voters of the City of Norfolk in Madison County, Nebraska, that under and pursuant to Ordinance No. 381, of said city of Norfolk, Nebraska, there will be held a special election in said city of Norfolk, Nebraska, on the 26th day of December A. D. 1911, and that there has been submitted to the legal voters in said city the following question and proposition and said special election will be held for the purpose of voting on the following question and propositions, to-wit:

1. Shall the system of Electric Light Works, and Improvement of the Water Works and Tax, 'Yes', 'No', 'X', then and in that event said question and proposition shall be deemed carried and adopted and the Mayor and Council shall have power and authority to issue and sell said bonds and levy said tax as aforesaid specified and pay the interest and pay off and redeem the aforesaid bonds; and but should there not be three-fifths of the ballots having thereon the words and indications in manner aforesaid as follows: "Electric Light Works and Improvement of Water Works Bonds and Tax 'Yes'." then said question and proposition shall be deemed lost, and the Mayor and Council shall not have power to issue said bonds.

The plans of said system and improvement and estimate of the actual cost thereof are now in the hands of the City Clerk of said City of Norfolk, Nebraska, and will remain there subject to public inspection during all the times said proposition is pending.

The polls and voting places on said question and proposition at said special election thereon in the several wards of said city shall be as follows:

In the First Ward—City Hall.  
In the Second Ward—West Side House, on Ninth street.  
In the Third Ward—L. E. Dudley's residence, No. 413 South Fifth street.  
In the Fourth Ward—Junction House on First street.

The polls at the election hereby called shall be opened at nine (9) o'clock in the forenoon and continue open until seven (7) o'clock in the afternoon of said 26th day of December, 1911.

In witness whereof under the provisions of the aforesaid Ordinance we have hereunto set our hands and caused the Official Seal of said City of Norfolk, Nebraska, to be affixed this 22nd day of November, 1911.

John Friday, Mayor.  
Ed Harter, City Clerk.  
(Seal.)

**Notice.**  
In the District Court of Madison County, Nebraska:  
In the matter of the application of Metta B. Higman, Bertha Higman, Irving W. Allen and Oren B. Hipp, executors for license to sell real estate.

Notice is hereby given that in pursuance of an order of the Honorable Anson A. Welch, Judge of the district court of Madison county, Neb., made on the 13th day of November, 1911, for the sale of the real estate hereinafter described, there will be sold at public vendue to the highest bidder for cash, five hundred dollars of which shall be paid at the time of the sale, and the balance when the sale is confirmed and deed delivered) at the southeast corner of the premises hereinafter described, on the 11th day of December, 1911, at the hour of 10 o'clock in the forenoon, the following described real estate, viz: The southwest quarter of the southeast quarter and the northeast quarter of the southeast quarter of the southwest quarter of section twenty-one (21) township twenty-four (24) north, range one (1) west of the 6th P. M. in Madison county, Neb., excepting lots one, two and twenty-two in block one; lots one, two and three in block four; and lots twenty, twenty-one and twenty-two in block seven of Beacon Hill Addition to Norfolk, Madison county, Neb., as the same was platted and is of record in the office of the county clerk of said county.

The said sale will remain open one hour.

Dated this 16th day of November, 1911.

Metta B. Higman,  
Bertha Higman,  
Irving W. Allen and  
Oren B. Hipp,  
Executors of the estate of John Higman, deceased.

**Real Estate Transfers.**  
Transfers of real estate for the past week. Compiled by Madison County Abstract and Guarantee Co. Office with Maps and Hazen, Norfolk, Neb.

Fred H. Cornell and wife to Patrick Welch, w. d.; consideration, \$9,000; lots 8, 9 and 10, block 17 Western Town Lot Co.'s Addition to Norfolk, and lots 1, 2 and 3, block 9 and lots 22 and 23 block 7 of Riverside Park Addition to Norfolk.

Peter Michaelson and wife to Henry Tassemeier, w. d.; consideration, \$6,500; part of sw 1/4-18-24-4.

C. W. Switzer and wife to Edwin E. Erickson, w. d.; consideration, \$3,000; lots C and D of block 3, R. R. Addition to Newman Grove.

Aleyetta Y. Stewart to Elmer E. Hosman, w. d.; consideration, \$1,200; lot 25 of Ward's Suburban lots to Norfolk.

C. L. Anderson and wife to J. LeRoy Hight, w. d.; consideration, \$200; lots 1, 2, 3 and 4 of Ward's Subdivision to Norfolk.

C. S. Smith and wife to Fred G. Fuert, w. d.; consideration, \$900; north 64 feet of lot 1, block 15, Battle Creek.

C. S. Smith and wife to Fred G. Fuert and J. H. Huerman, w. d.; consideration, \$600; south 60 feet of lot 1, block 15, Battle Creek.

N. A. Rainbolt and wife to William B. Hackett, w. d.; consideration, \$825; lot 13, block 8, Western Town Lot Co.'s Addition to Norfolk.

Fred W. Richardson and wife to August Steffen, w. d.; consideration, \$700; west 22 feet of lot 7, block 14, Battle Creek.

Henry Habekost and wife to Mrs. L. K. Musser, w. d.; consideration, \$400; south half of block 1, Battle Creek.

T. K. Hansen and wife to Josef Stork, w. d.; consideration, \$1,500; lot 3, block 10, Madison.

C. S. Smith, sheriff, to J. A. Ballantyne, w. d.; consideration, \$50; lot 5 and north half of lot 6, block

13, Durland's First Addition to Norfolk.

**Pearse Differs with Coler.**  
Milwaukee, Nov. 23.—Carroll G. Pearse, superintendent of Milwaukee public schools and president of the National Educational association, does not agree with Bird S. Coler, the former New York City comptroller, who attributes the spread of socialism to the lack of religious teachings in the schools. "If the schools were the only place where religion could be taught, there might be some cause for Mr. Coler's alarm," said Mr. Pearse, "but there are the home and church where children may obtain religious teachings." Concerning Mr. Coler's criticism that there are too many socialist teachers, Supt. Pearse remarked that he never inquired into a teacher's religious or political views. "If I know a teacher to be qualified for his position I don't bother myself concerning his thoughts on politics or religion," said the superintendent.

**Taft to Entertain Governors.**  
St. Paul, Minn., Nov. 23.—Former Gov. James H. Brady of Idaho, who will have charge of the "governors' special" which will begin a 4,000-mile tour of the east Monday night, received an invitation for the party to dine at the white house with President Taft on Dec. 7, the day the special arrives in Washington. The ten governors who will make the trip are expected to arrive here by Monday morning.

**ON TO SUFFRAGE!**  
Kansas City, Mo., Nov. 23.—After reading the Associated Press dispatches from London telling of the arrests of suffragettes, Mrs. Emmeline Pankhurst, a leader of the militant British suffragettes, said in a speech here that she would fill her England as soon as she could fill her present lecture engagements in America. "I shall return," she said, "to keep up the militant suffrage work as soon as I arrive. This time, we shall not stop until we have won all we ask. We expect to win a complete victory next year."

London, Nov. 23.—The chancellor of the exchequer, David Lloyd George, has addressed a message of the National Union of Women's Suffrage societies in which he says: "The premier's pronouncement on the attitude towards the question seems to me to make the carrying of a woman's suffrage amendment on broad democratic lines, in next year's franchise bill, a certainty. I am willing to do all in my power to help these laboring to reach a successful issue in the coming session next year which provides an opportunity and nothing but unwise handling of that chance can compass failure."

**CUT OUT TECHNICAL ERRORS.**  
Los Angeles, Nov. 23.—With frequent wrangles in the examinations of jurors to try James B. McNamara for the fatalities resulting from the Times explosion and the noting of exceptions by the defense to many rulings of the court, discussions turned among the lawyers in the courtroom to the possible effect of the new constitutional amendment adopted last month regarding the granting of new trials. The defense has taken the position that it will ignore the new amendment and set itself as vigorously in the record for an appeal in the case of conviction as if the new act had not existed. The amendment reads: "No judgment shall be set aside or a new trial granted in any criminal case on the ground of misdirection of the jury or the improper admission or rejection of evidence or for error as to any matter of pleading or procedure unless after an examination of the entire case, including the evidence, the court shall be of the opinion that the error complained of has resulted in a miscarriage of justice."

This amendment, in the minds of prominent lawyers, unequivocally sweeps out of use the practice of obtaining a new trial where irrelevant errors or technicalities occur.

**TENOR LIKE BALL PLAYER.**  
He Must Fulfill His Contract to Sing the Same as Diamond Star.  
A singer under contract to sing in a church choir must carry out his agreement just the same as a baseball player.

Such was the decision rendered by Judge Terrell of Washington in the suit brought by Mrs. Lee of St. Mat. the state's Catholic church against Lawrence J. Mills, the first tenor of his choir. The priest claimed damages to the extent of \$100.

The contract was held to be valid by Judge Terrell. He quoted the suit of the Philadelphia baseball club against Napoleon Lajoie for refusing to play with that team as being a case in point. He awarded nominal damages of \$10.

**Taft's Son Wins a Prize.**  
With Justice Hughes' Son He Gets Sears Honor in Harvard.  
Robert Taft, son of the president, has won one of the Sears prizes of \$375 for good class work at the Harvard law school.

Other Sears prize winners were Charles E. Hughes, Jr., son of United States Supreme Court Justice Hughes; J. C. Buchanan of Pittsburgh, and P. S. Wyner of Boston.

The prizes, which are of \$375 each, are awarded annually by Mrs. J. Montgomery Sears in memory of her son, a member of the class of 1900, who was killed in an automobile wreck in Providence.

**SOUTH DAY TA AT A GLANCE.**  
A fire at Bridgewater started in a drug store and burned a number of

business establishments. The total loss is estimated at not less than \$10,000.

James P. Cross, one of the most energetic and successful Congregational missionaries in the state and a great booster for Yankton college, is dead. Judge C. C. Carpenter of Lennox, a progressive, will be a candidate for the republican nomination for congress in the Third district against E. W. Martin.

Charles La Fleur and Miss Grace Collins were married at Jefferson.

The attorney general of the state has ruled that domestic chickens, when off the premises of the owner, are game and may be shot without responsibility to the owner.

Nearly 15,000 hunters' licenses have been taken out in the state this year. Only fifty-seven are non-resident. One hundred seventy-six non-resident fishing licenses have been issued.

Robert Ferris was chosen president of the Yankton Commercial association at the annual election of officers. The board will soon take up the matter of a new hospital building on Mt. Marty.

George French, a farmer living in the vicinity of Sioux Falls, committed suicide by shooting. He had been despondent since the death of his wife last summer. He leaves two small children.

**Hard Blow for Stehr.**  
Madison, Neb., Nov. 23.—Special to The News: The Stehr murder case was resumed at 9 o'clock this morning with Dr. Tashjean, who had charge of the amputation of Kurt Stehr's feet, on the stand. He stated that in his judgment, the bruises and other marks on the child's body did not contribute to the fever which was caused wholly by gangrenous feet.

Dr. Salter, who assisted in the operation, testified that one foot dropped off at the ankle while amputation was progressing; that the child's system was infected with gangrene poison before amputation and he would have died without the operation.

Dr. Verges testified he was summoned to the Stehr home Jan. 16, two days before the operation, and found the boy's feet gangrenous with one foot practically rotted off; that the boy's body was greatly emaciated. Dr. Tashjean had testified that the boy was not emaciated.

Dr. Pilger substantially corroborated Dr. Verges' testimony.

Mrs. Ernestine Klentz was recalled to show the conversation between Stehr and herself, Miss Klentz and others at her home when he brought the child. He told them the boy's feet were frozen in the blizzard Jan. 1. When asked what he had done for the feet, he said he placed them in warm water and after reading a German book of remedies, procured vaseline and rubbed it on the feet.

**Cuts on Child's Body.**  
Miss Klentz, a professional nurse who assisted at the operation, was recalled and testified to the conversation which her mother had quoted and stated further that there was one cut across the child's thigh six inches long of recent infliction and there were stripes on the abdomen half way across the stomach. There were several of them and they appeared four or five days old.

The testimony of both nurses was calculated to show that the boy had received inhuman treatment after he had been frozen and their stories were not shaken on cross-examination by the defense. This was considered extremely damaging testimony to Stehr.

Stehr sits upright in the courtroom with scarcely any change of expression, but there is evidence of nervousness.

The state's witnesses present and sworn in yesterday afternoon were: Paul Bankhart, Minnie Bankhart, Ernestine Klentz, Wilhelmina Loebus, Gus Loebus, Emil Kaufman, Pauline Wetzel, Burr Taft, Herman Hensick, Charles Beierdorf, James Duncan, Margaret Klentz, Gustaf Kuhl, D. Rees, Harriet Wilber, Dr. W. H. Pilger, Ed Harter, Dr. M. D. Baker, Paul Luebecke, Dr. Carl Verges, Mrs. Julia Kell, C. S. Smith and J. M. Smith.

**Want Stehr's Statement.**  
The first witness introduced by the state was Mrs. Ernestine Klentz, the nurse at whose home the unfortunate boy was brought by his stepfather, and where he died after having both feet amputated. She testified to the bruised and neglected condition of the boy, after which she was temporarily excused, and her daughter, Miss Margaret Klentz, a professional nurse, who had charge of the case during the operation, took the witness stand and corroborated the testimony of her mother. At this point in the trial the state attempted to get before the jury the statements made by Stehr to Miss Klentz and her mother and others when he brought the boy to their home, but the court held that no proper foundation had been laid for such testimony and would not permit the nurses to testify on these matters; thereupon Miss Klentz was temporarily excused and Gus Loebus, who accompanied Stehr to the Klentz home with the dying boy, was called for the purpose of providing a proper foundation upon which the testimony of the nurses might be admitted touching the statements made to him by Stehr on that occasion.

Owing to the failure of Dr. A. B. Tashjean, the physician in charge of the operation, to respond to the subpoena, an adjournment was taken shortly before 5 o'clock until 9 o'clock this morning and the sheriff instructed to procure the attendance of Dr. Tashjean.

**Bryan Sends Wireless.**  
Lincoln, Nov. 23.—Charles Bryan, brother of William J. Bryan, received a wireless message picked up at the Key West station from W. J. Bryan this morning. The message reads: "Ship aground mile from land. No

danger, do not worry."  
(Signed) "W. J. Bryan."

**Government Sends Aid.**  
Washington, Nov. 23.—As soon as word of the accident of the Prinz Joachim reached the state department, cable instructions were sent to San Juan, Porto Rico, to dispatch the revenue cutter Albatross, now on that station, to Samana Key to assist the stranded steamer and to take off her passengers should that be necessary.

**NO MORE ASHES IN STREET.**  
City Takes Action, Following Complaint of Auto Drivers.  
You can't throw ashes and glass in to the street any more. At least, you'll be fined in police court if you do. The city has served notice, following complaint by auto drivers.

**A REVOLUTION REPORTED.**  
Trouble is Said to Have Broken Out in Paraguay.  
Buenos Ayres, Nov. 22.—It is reported here that a revolution has begun in Paraguay.

**Guilty of Negligence.**  
Coudersport, Pa., Nov. 22.—George C. Bayless, president, and Frederick J. Hamlin, superintendent of the Bayless Pulp and Paper company, whose dam at Austin, Pa., burst, causing the recent disaster, were found guilty of gross negligence by the coroner's jury last night.

**REBATES TO SHOW TROUPS?**  
Federal Grand Jury Probing Alleged Violation of Law.  
Chicago, Nov. 22.—The United States grand jury today began an investigation to determine whether railroads operating between New York and Chicago have been giving rebates to the theatrical companies. Agents of the New York Central and Michigan Central lines were among those who entered the grand jury room.

**Rebels Losing at Nanking.**  
London, Nov. 22.—A news dispatch from Tien Tsin today says the imperialist forces at Nanking under Gen. Chang were surrounded and short of food with their retreat cut off. The fall before the revolutionists is apparent. Manchus in Peking are fostering an anti-foreign propaganda.

**South Norfolk.**  
George Hinks ran a rusty nail in his foot yesterday, which will lay him up for a few days.

Mrs. Joe Atwood of Nickerson was here yesterday on business.

Miss Hazel Wood is on the sick list.

J. B. Menter of Pilger passed through here last evening on his way to Casper.

Mr. Powell, general foreman of the boiler shops at Omaha and general foreman of the boiler shops at Missouri Valley, and Master Mechanic S. C. Graham of Missouri Valley, and Government Boiler Inspector Jack Welsh of Omaha, were at the shops here today.

A large force of bricklayers are pushing the new Perry-Koerber-Kelcher building along.

**WEDNESDAY WRINKLES**  
G. D. Butterfield is in Chicago on business.

Miss Leonard of Neligh was here visiting with friends.

Mrs. Bruce Ramer and Mrs. W. H. Blakeman returned from Sioux City last evening.

Mr. and Mrs. W. H. Butterfield and their guest, Mrs. Dayton, expect to leave Saturday for California, where they will spend the winter.

Mrs. George B. Christoph and her two children are quite ill with an attack of the grip.

Bert Droeger is suffering from an attack of pneumonia.

The Presbyterian Aid society will meet with Mrs. Vogt tomorrow afternoon at 2 o'clock for work.

Oscar Hoefs, who underwent an operation for appendicitis Tuesday morning is recovering satisfactorily.

L. T. Ralston, living at 609 South Third street, is suffering from an injured hip. A physician took several stitches to sew the cut together.

Conductor Walter Coleman has sold his property in South Norfolk to Freeman John Towl. Mr. Coleman leaves the railroad for farming.

J. W. Cook, a Norfolk switchman who some time ago suffered from a cinder in his eye, is now suffering from a small ulcer of the eye as the result of the cinder. The cinder was removed shortly after it entered the eye, but the ulcer followed.

Conductor Charles Baker went to California Tuesday to bring back to Norfolk his daughter, who has been visiting in the west. Mr. Baker prefers having his daughter more closer to home. Last summer Mrs. Baker died as the result of a gasoline explosion at the Baker home on South Thirteenth street. After the funeral the little daughter was taken west.

Rev. Otto Bergfelder and his congregation from the Emmanuel Lutheran church gave a dinner and supper in the building vacated by Ed Walters Wednesday. So many people entered the place for dinner that it was impossible for the ladies to take care of the big crowd. The dinner was a financial success and will add to the building fund for the new church.

Another step against unlicensed solicitors was taken by the Norfolk branch of the retail federation yesterday when Secretary Hawkins distributed to every member of the association a flaring display card to which solicitors are to be referred. The card reads as follows: "We are forbidden by contract with the Commercial club and Federation of Nebraska Retailers from considering propositions made by solicitors who do not carry endorsements from that office."

Fire of a mysterious origin almost

completely destroyed a barn valued at about \$200 belonging to Dr. C. J. Verges on Eighth street and Philip Avenue at 9 o'clock last evening. Some lumber was saved by the firemen. The barn was received at the fire station when the flames were shooting up from the roof of the barn. When the fire fighters arrived the barn was a mass of flames. Some of the framework of the remains of the barn can probably be seen again. The property is occupied by Henry Barns.

**Council Proceedings.**  
Council met in adjourned regular session at 8:30 p. m., Mayor Friday presiding. Present, Verges, Winter, Kauffman, Larkin, Amarine, Poesler and Koerber. Absent, Eccles.

Ordinance 382 was passed under suspension of the rules. Moved by Koerber, second by Verges, that bids on paving Dist. No. 1 bonds be taken under advisement until next regular meeting. Carried.

Moved by Kauffman, second by Verges, that committee have power to act in House case. Carried.

Council adjourned at 10:15 p. m.  
John Friday, Mayor.

**Ed Harter, City Clerk.**

**"WHERE MODERN WOMAN FAILS"**  
Colleges Are Old Maid Factories, an Eastern Professor Declares.  
Boston, Nov. 22.—Under modern conditions the woman is no longer in the right attitude toward the family. Prof. Robert J. Sprague of Amherst announces after careful study of the "baby crop" is small, for the independent woman of today meets man as a comrade and does not care for marriage. Prof. Sprague has found out other things about the modern world and has astounded Boston's sedate circles with his observations. He denounces colleges as "old maid" factories and blames women for being so fond of society and motor cars that they can't find time to rear families.

For years Dr. Sprague has made an exhaustive study of conditions. He declares that it is not the millionaires who fail to have children, nor the very poor people, but the great well-to-do middle class. He sees danger in the move for woman's emancipation. It is, to his mind, an indication of the growing dislike of women for matrimony and a sign of their gradual getting away from the spheres for which Nature intended them.

**A CROSSING'S 533D VICTIM.**  
New York Central Killed a Man on "Death Avenue."  
New York, Nov. 22.—The New York Central railroad, operating on "Death Avenue," along Riverside Drive, claimed its 533d victim last week. A loaded cattle car ran over and killed a man about 30 years old in the yards at the foot of West Sixty-fifth street. The car was derailed.

**Liberty Was Brief.**  
Neligh, Neb., Nov. 22.—Special to The News: Henry Meyer and Richard Born of near the vicinity of Tilden, were arrested Saturday night by Chief of Police Nichols and Night Officer Jackson for drunk and disorderly conduct, and were placed in the county jail. It is reported that upon the request of Police Judge Cassidy, Deputy Sheriff Bennett released the prisoners Sunday morning.

The above action caused various expressions of comment by the city officials in the release of the young men without a hearing or a complaint being made before the proper justice.

Young Meyer and Born appeared in town again yesterday afternoon and were promptly arrested by Officer Nichols, who took them before County Judge Wilson and filed charges under the state law. Both pleaded guilty and were fined \$5 and costs each, which was paid.

**Resort Keepers Fined \$100 Each.**  
Madison, Neb., Nov. 22.—Special to The News: The indictment found by the grand jury last spring against Ruby White and Eugene Best for conducting resorts of ill-fame in the precincts of the city of Norfolk, was heard last evening. Both defendants appeared before Judge Welch and pleaded guilty and were given the maximum penalty under the old law, which was a fine of \$100 and costs. Judge Welch warned them if there were any further violations of the kind they would be punished under the law recently enacted, which is much more severe.

**WATCHING PACKERS' CASE.**  
Lawyers on Both Sides on Needles and Pins Over Prospective Stay.  
Chicago, Nov. 22.—With the last word of District Judge Carpenter yesterday that unless a stay order is granted the case will proceed next Tuesday, uppermost in their minds, counsel for the indicted meat packers prepared today to leave no stone unturned in their efforts to obtain a stay of progress. Government lawyers were just as busy watching the activities of opposing counsel. Close watch was being kept on Washington, where it was said Attorney Fred Austrin had gone today with the appeal papers. It was the belief of counsel for the government that he would endeavor to get in a halt in the trial by appealing to one of the justices of the supreme court.

**Aldrich Defends His Bank Plan.**  
New Orleans, La., Nov. 21.—Former Senator Aldrich, spoke on the Aldrich currency plan here today.

Mr. Aldrich spoke in part as follows: "To the National Monetary commission is assigned the important task of devising a plan by which this great country may, in the interest of every class and every section, secure that immunity which for centuries has been enjoyed by the people of every other great commercial nation, from the disastrous result of monetary panics and acute

monetary disturbances.

"If we can devise for the United States a monetary system which will protect the stability and confidence to bank depositors, which will enable the banks at all times to respond to every legitimate demand for credit and currency so essential for the development of our industries—we shall have met the expectations of the public with reference to two important matters and have done much to create and maintain that feeling of confidence in the safety and effectiveness of banking institutions which is so essential to our uninterrupted national progress.

"There is general agreement among intelligent students of the subject that to accomplish those beneficent results, we must provide a better organization of credit, a thorough reconstruction of banking systems and methods.

"The failures of our monetary system can be largely attributed to obligations imposed by antiquated or obsolete laws with reference to the treatment of reserves, and,

"2.—To the limitations and restrictions imposed by antiquated or obsolete laws with reference to the treatment of reserves, and,

"3.—To a defective inelastic and unscientific system of note issues.

"I propose today to discuss briefly some of the salient features of the plan to remedy those defects and prevent failures through the organization of a national reserve association.

"It is proposed to organize the banks of the country into local associations and these into district associations, each with local self government and to organize all district associations in the national reserve association. The organization proposed is not a bank, but a co-operative union of all the banks of the country, for definite purposes and with very limited and clearly defined functions. It is in effect an extension, or evolution, of the clearing house idea to meet the needs and requirements of the entire country.

"The plan of organization includes positive provisions:

"1.—To maintain the integrity and independence of existing banks, state and national. The new organization is outside of superimposed upon the existing system. The proposed association is not a bank and is not a competitor in any sense for the business of existing banks. In its ownership and in its domestic business, it is confined strictly to banks and the government.

"2.—It provides clearly for an equality of privileges and advantages to all banks, great or small, wherever located.

"3.—It provides equality in rates of discount or re-discount to all banks, and these rates shall be uniform throughout the country. This, it is believed will insure steadiness and reasonableness of rates everywhere.

"4.—Its organization is of a form and character that will effectively prevent the control of its operations by political influences, local or national.

"5.—Every means has been taken, every safeguard adopted to prevent beyond question the possibility of its control by any corporation or combination of corporations, banks or otherwise, by the control of a group of individuals in Wall street or elsewhere for selfish or sinister purposes.

"6.—The dominating principle is co-operation and not centralization. We were satisfied that we could not adopt or adapt to our use an organization like the central bank of Europe or the second bank of the United States.

"Among the provisions of the plan intended to remedy defects and cure existing evils are:

"1.—To insure the maintenance of adequate reserves by the association and its members, such provisions for discounts and note issues as shall enable the organization to respond promptly at all times to normal or unusual demands for credit or currency without danger of undue expansion or inflation.

"2.—To provide for concentration of the cash reserves of all the banks to be used for the assistance and support of any, under assured decentralization of control. Scattered reserves have been found useless in times of pressure. Deposit balances in the reserve associations are to be counted as legal reserves.

"3.—To authorize the association to re-discount, through its district branches under local control, commercial paper of a definite character for individual banks to be used in replenishing their reserves.

"4.—To give the individual banks the facilities for an increase of their reserves and loaning power, which will enable them to adopt the policy which has been universally effective in other countries of allaying excitement, creating confidence and preventing panics by prompt payment of all demands and obligations as presented and at the same time granting a liberal line of credit to all deserving customers in times of uncertainty and distrust.

"5.—To grant the power of further issues to this co-operative association of all the bank's authority which is now vested in national banks and scattered throughout the country and by requiring the association to forward its notes to any subscribing member at once upon application and without charge for transportation. Prompt redemption of all notes is required at the several branches of the association.

"6.—To give authority to the reserve association to fix rates for re-discounts, which must be uniform throughout the country.

"7.—To give to the reserve association power to protect its own reserves and thus enable it at all times to perform its most important function, that of sustaining the credit of communities and the country. For this purpose the association is required to keep its assets always in liquid form, and its rediscounts and investments must be in short time paper or securities. To enable the association to strengthen its own reserves it may first attract gold from other countries by an advance in the discount rate; second, purchase and borrow gold; third, buy and sell foreign exchange through its constituent members or their correspondents or agents in foreign countries. A large portfolio of short time foreign bills has been found elsewhere the most effective means for increasing the gold supply of countries and preventing its exportation in critical times."

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Miss Leonard of Neligh was here visiting with friends.

Mrs. Bruce Ramer and Mrs. W. H. Blakeman returned from Sioux City last evening.

Mr. and Mrs. W. H. Butterfield and their guest, Mrs. Dayton, expect to leave Saturday for California, where they will spend the winter.

Mrs. George B. Christoph and her two children are quite ill with an attack of the grip.

Bert Droeger is suffering from an attack of pneumonia.

The Presbyterian Aid society will meet with Mrs. Vogt tomorrow afternoon at 2 o'clock for work.

Oscar Hoefs, who underwent an operation for appendicitis Tuesday morning is recovering satisfactorily.

L. T. Ralston, living at 609 South Third street, is suffering from an injured hip. A physician took several stitches to sew the cut together.

Conductor Walter Coleman has sold his property in South Norfolk to Freeman John Towl. Mr. Coleman leaves the railroad for farming.

J. W. Cook, a Norfolk switchman who some time ago suffered from a cinder in his eye, is now suffering from a small ulcer of the eye as the result of the cinder. The cinder was removed shortly after it entered the eye, but the ulcer followed.

Conductor Charles Baker went to California Tuesday to bring back to Norfolk his daughter, who has been visiting in the west. Mr. Baker prefers having his daughter more closer to home. Last summer Mrs. Baker died as the result of a gasoline explosion at the Baker home on South Thirteenth street. After the funeral the little daughter was taken west.

Rev. Otto Bergfelder and his congregation from the Emmanuel Lutheran church gave a dinner and supper in the building vacated by Ed Walters Wednesday. So many people entered the place for dinner that it was impossible for the ladies to take care of the big crowd. The dinner was a financial success and will add to the building fund for the new church.

Another step against unlicensed solicitors was taken by the Norfolk branch of the retail federation yesterday when Secretary Hawkins distributed to every member of the association a flaring display card to which solicitors are to be referred. The card reads as follows: "We are forbidden by contract with the Commercial club and Federation of Nebraska Retailers from considering propositions made by solicitors who do not carry endorsements from that office."

Fire of a mysterious origin almost