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NATIONAL BANK LAWS WEAK

Faults in Present System Discussed by Comptroller Murray.

TESTIFIES BEFORE COMMITTEE

Witness Admits to Undermyer that Inspection of National Banks is Merely Superficial Examination.

WASHINGTON, Jan. 9.—Faults in the national banking laws were discussed today before the house money trust committee by Comptroller of the Currency Lawrence O. Murray. Mr. Murray spent more than three hours under examination by Samuel Undermyer, counsel for the committee, and agreed with many of the criticisms of the national bank act advanced by Mr. Undermyer. He asserted that the act as at present constituted was "ineffective and inadequate."

Mr. Murray furnished the committee such data from his office as President Taft had directed him to supply, which, however, was but a small part of the information which the committee asked the comptroller to furnish.

The committee tomorrow will hear George F. Baker of the First National bank of New York, who, Mr. Undermyer says, with James Stillman and J. P. Morgan constitutes the trio of most powerful masters of finance in Wall street.

Mr. Murray condemned without reservation the practice, which he said was a growing evil, of directors or officers of national banks accepting "personal compensation" from borrowers to whom the funds of the bank are loaned. He said that legislation should be passed providing for "criminal prosecution" of the practice. He favored a provision of law which would prevent the stockholders of banks transferring their stock on the verge of collapse of their banks, and he also endorsed a scheme to force banks to make public the list of securities held as assets by national banks. Publicity of lists of stockholders in national banks, he said, would be beneficial.

Present inspection ineffective. Questioned by Mr. Undermyer, Mr. Murray outlined the method of the examination of national banks by his office and asserted that under the present system the inspection was "ineffective."

"It is merely superficial examination, is it not?" asked Mr. Undermyer.

"Yes, that is about all," replied the comptroller.

The comptroller said there are about 900 bank examiners to superintend the affairs of 7,500 banks. He said that bank examiners fixed the value of securities by the price in the New York Stock exchange when the stocks were listed there.

"Then if the stock quotation is for a false or fictitious value the examiner accepts it?" asked Mr. Undermyer.

"Yes," said the comptroller. Mr. Undermyer asked about the relations of the First National bank to the First Securities company and the National City bank to the National City company. Mr. Murray said his office had no record of the relation of these concerns.

"But you know that the president and attorney general has had these cases under consideration?" asked Mr. Undermyer.

"Yes," answered the witness. Mr. Undermyer further questioned Comptroller Murray as to the points considered in connection with the granting of

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national bank charters in localities where banks are already operating. Mr. Murray said that in a few cases charters had been refused because he believed the locality "overbanked."

Mr. Murray said that, at the request of the committee, he had prepared a statement of the loans of banks which could loan more than \$1,000.00 to an individual, but that he could not submit the statement to the committee until directed to do so by the president. There were but thirteen national banks, he said, which could make loans of \$1,000.00 to an individual, but he could not say how many could loan \$1,000.00 to the same interest by dividing the loan among individuals representing the same interest.

About a dozen national banks were affiliated with securities companies, Mr. Murray said, with practically the same organization as the banks. He said these companies, being organized under the laws of the states, were not under the jurisdiction of his department.

DEATH RECORD

John D. Murphy. John D. Murphy, one of the oldest residents of Omaha, died at his home, 613 North Central boulevard, Wednesday, after an illness of but one day. At time of his death, Mr. Murphy was with the Union Pacific, and previous to that time engaged in the real estate business. He is survived by his wife, two sons, John E. Murphy of Salt Lake City, and

Cosmor D. of Omaha, and daughters, Mrs. James H. McIntire of Kansas City, Eva, Kathryn and Margaret of Omaha. Funeral will be held Saturday morning at 9 o'clock at St. John's church, Twenty-fifth and California streets. Interment at Holy Sepulcher cemetery.

Captain Theodore Schaeffer. WEEPING WATER, Neb., Jan. 9.—(Special)—Captain Theodore Schaeffer, aged 86 years, died yesterday at an early hour at his home of cancer. Mr. Schaeffer was born in 1827 in Pennsylvania and has occupied various prominent positions during his long and active life. After serving his country during the war he moved to Nebraska in 1872 and has been a resident of Weeping Water many years. The funeral will be held Friday afternoon.

Rev. George Stockhard. ST. LOUIS, Jan. 9.—Rev. George Stockhard, professor of old and new testament exegesis at Concordia Lutheran Theological seminary, died today of apoplexy.

ANNOUNCES ENGAGEMENT OF THREE DAUGHTERS

NEW BRITAIN, Conn., Jan. 9.—Neighbors of Mrs. John Kronholm declared today that she had broken all matchmaking records when they heard simultaneously of the engagement of each of her three daughters. Neighbors have applied for the recipe. The wedding is to be a triple church affair.

ACHATES TRANSFER HELD UP

Illinois Commissioner Says Chicago Concern Cannot Absorb.

LETTER DECLARES IT ILLEGAL

Opponents of Transfer of Omaha Fraternal Order Meet Tonight to Formulate Plans to Preserve It.

Transfer of the membership of the Royal Achates, a fraternal insurance concern having its home in Omaha, to the Western Life Indemnity association of Chicago, has been declared illegal by Fred W. Potter, insurance commissioner of Illinois. State Auditor Barton of Ne-

braska, who approved the transfer, yesterday received a letter from Potter in which the latter asserted the transfer cannot be made under the Illinois law, which prevents the absorption of a fraternal insurance concern by a level premium insurance company.

Royal Achates members who are up in arms over the transfer will meet tonight to devise plans for preserving the lodge as an independent order. The meeting officially will be one of Union lodge No. 110 and will be held at the home of a member, R. R. Healdin, 152 Wirt street. A similar meeting will be held in the Workmen temple, South Omaha, by Successor lodge No. 33 tomorrow night.

Transfer Ordered Last Month. The transfer was ordered at a meeting of the supreme lodge in Kansas City, December 20. Immediately afterward Supreme President Irving G. Baright and

Supreme Secretary-Treasurer Emma L. Grinnell executed the transfer.

Officials of the order declared it was insolvent, having no money. Delegates to the supreme lodge meeting voted for the transfer. Then came a protest from a large part of the membership. The insurgents declare a fraternal order cannot be insolvent because its assets are its membership. State Auditor Barton approved the transfer, believing it in the best interests of the membership if an order was insolvent, as he had been advised it was.

The action of the Illinois insurance commissioner practically nullifies the action of the supreme lodge. Mr. Potter says the Illinois courts recently have held that in no circumstances can a level premium company absorb a fraternal insurance order. The rates of the Western Life Indem-

nity association are practically the same as "old line" insurance rates. By the terms of the transfer the Royal Achates members continue for six months as if no change had been made; at the end of the six months they shall have alternatives of continuing to pay at their old rates and taking one-fourth of the insurance named in their policies or being re-examined and paying increased premiums for the same volumes of insurance if they are accepted.

The Royal Achates has a membership of something over 4,000, with about \$1,500,000 insurance in force. About 1,000 of the membership is in Douglas county. On January 1, 1912, the visible assets were \$15,000 and the liabilities \$3,000.

Persistent Advertising is the Road to Big Returns.

Different From Anything You're Reading!

That's THE COUNTRY GENTLEMAN, and Here's the Proof in This Week's Issue

Knowing How About Hogs

If a man can raise hogs that are good enough to win the highest honors at the greatest livestock show in the world he must know something about what is good for a hog. That's what we thought when we asked H. T. Morgan to write us an article on what to put into a hog to get the most out of him. More than once Mr. Morgan has brought fat hogs to the International Livestock Exposition that won highest honors on foot and on the block. A hog that wins in the carcass contest has been fed rightly. Morgan knows how. Read his article.

A Lot of Little Worlds

Down in Maryland Nature has made a ragged job of the shore line. Every few miles there is a long inlet or estuary and boats run away up into the country to get the farmer's produce. Farmers fifteen miles apart have different boat lines, and for that reason they don't get together as often as most farmers. Going across a river presents more difficulties than crossing the road—the hen stays on the other side, too. J. Russell Smith went down there and found that each little peninsula was a little world by itself, growing its own peculiar crops. He has written several articles about these rich little worlds that are surrounded by outer beds. This is the first of the series.

My Little Farm

This is a story written by a man who is "his own boss" and who doesn't believe in cutting wood with a back-saw. He came from England a poor man and settled in Canada. His first job was with a truck gardener, and he tells how he improved on his employer's methods and finally came to own a farm of his own. It is a simple story of a man who worked with his shirt and his mind open.

Eating Our Heads Off

That is what some of us are doing. Indigestion is the great American disease. It's a sneak. You go on peacefully eating until it creeps on you and makes you think something else is the matter with you. Heart disease, liver complaints, head-aches, are usually only fancy disguises of indigestion. The human body is like a gasoline engine which, when loaded up on poor gasoline, gradually clogs up, slows down and stops. The farmer has the finest food available, but does he use it rightly? Dr. Roger J. Perkins tells of the evils of Pie and Fry.

The Cereal of the South

We have a growing rice industry. This food crop, the mainstay of several nations, can be grown in perfection on many adaptable lands in the Southern States. It is immensely

profitable where well managed. It does not unduly exhaust the soil: it is a crop worth studying. Read about it in the article, "Where Rice is King," by F. G. Moorhead.

A Corncob Conservor

"The reason men succeed who mind their own business is because they have so little competition." This is the motto that hangs in the living-room of a Kansas farmer. He has minded his own business so well that he now owns a lot of rich prairie land and the biggest battery of silos in the country. He is one of those fellows who puts the oil where the squeak is. He says a mowing-machine ought to last fifteen years. His did. He doesn't waste his corncocks, either. Charles Dillon has written a mighty interesting article on this man and his farm. You'll like it.

Cashing-in Farm Credit

The vital fact in all this rural credit agitation frequently overlooked is: What has the farmer to offer for the money he wants to borrow? How will he pay it back, even if the loan is for a long term of years? What secures the investment? What is the greatest asset of a farm? Why must methods be improved before cash will be forthcoming? These and a dozen other pertinent questions are answered by Mr. B. F. Harris, the Illinois farmer-banker. He knows the farmer's side because he runs a farm of his own; and he knows the banker's side because that is his chief business. What he says is fundamental and mighty important.

Sixteen Years of Plenty

Secretary James Wilson has directed the United States Department of Agriculture through a period of the greatest development of American farming. His report, just issued, is a historic document, tracing the expansion of agriculture through these years of increasing farm production. Read the summary. It is inspiring and suggestive, and a weathervane of the future of farming.

A Paragraph That Men Can Skip

During the coming year we shall devote more space to the distaff side of the household. And we shall do this, not by taking away anything from the man's department, but by increasing the size of the weekly. Space does not permit us to tell here all our plans for the countrywoman; but these plans include the woman's sphere from cellar to garret and from hedge-row to hedge-row; and her clothes from head to foot. In this number we begin a fashion department for women, which will appear fortnightly—often if there is a large demand for it. Nor shall we forget the woman's church and social life, her children and the schools.

EVERYMAN'S GARDEN Are you willing to pay a few cents a week for a year's instruction, telling you every week, almost in words of one syllable, what to do with that little garden of yours? You are too wrapped up in business to take time enough to learn gardening—but you insist on pottering around your garden and blaming the seedman for your failures. It's our job to prevent the failures. And we propose to do it each week of the coming year in a simple, practical way.

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