#### What is Going On in Society Circles

(Continued from Page Two)

tion. Mr. Breckenridge is studying law at Harvard.

Miss Alice Gideon, who is a student at the University of Chicago, arrived home Friday morning to spend the holiday vacation with her mother, Mrs. J. L.

Christmas Dance at Fontenelle, The most brilliant affair of Christ-

mas night was the dancing party given at the Hotel Fontenelle last evening by Mr. and Mrs. G. J. Ingwersen and Mr. and Mrs. N. B. Updike for their daughters, Miss Helen Ingwersen and Miss linzel Updike. This affair marked the but of Miss Ingwersen in Omaha sbciety and was complimentary to Miss Updike's return from school for the holi-

in the receiving line were the two r guests and their parents. Mirs Ingwersen was a beautiful debutante in white tulle over wnite satin, attractively festooned with silver lace, Silver lace formed the hem of the short sown, the beauty of which was enanced with white velvet panniers. The bodice was cut square neck and had tiny deeves of tulle. With this were worn white slippers and stockings. Miss Inswersen carried a sheaf of red poinsettins which gave a brilliant touch of olor to the all-white costume.

Miss Updike was equally lovely in an attractive pink taffeta gown made short and boutfant. The skirt was box pleated and had a ruffle of silk net around the bottom. The bodice was of silver lace draped with pink tulle and was cut square neck with cap sleeves of silver lace. Draperies of pink tulle and pink roses and rosebuds which were introduced in the trimming, lent additional beauty of this costume. Pink slippers and stockings were worn. Miss Updike carried an old-fashioned boquet of lilies of the valley, sweetheart roses and violets tied in a lace frill.

Mrs. Ingwersen wore a handsome black tulle gown made short length and trimmed with sequins. Mrs. Updike wore an attractive gown of pale blue silk net over poul de metear in the same shade.

Christmas decorations prevailed, quantitles of holly and poinsettias being used. For favors red candy baskets filled with candies, cunning little hats trimmed with flowers and for the men, imitation silk hats were distributed. ver seventy-five couples were present. Those present were:

Messrs. and Messames
H. O. Edwards, C. I
Peter Klewit, E. I
John Towle,
Misses— Mi
Alice Jacuith, Flor
Helen Murphy, Elsi
Marjorie Howland, Mar
Dale, Mar E. Buckingham.

Misses—Florence Russell,
Flisie Storz,
Margaret Grimmel,
Marion Towle,
Naomi Towle,
Idarriet Waiters.
Louise White,
Olga Mets.
Vivienne Barkalow,
Gwendolyn Wolfe,
Mary Fuller,
Carita O'Brien,
Ruth Kinsler,
Josephine Congdon,
Rebecca Haven,
Helen Streight,
Gladys Robertson,
Alice Carter,
Eugenie Patterson,
Lucile Bacon,
Marion Coad,
Frances Hochstetler,
Mary Latenser,
Helen Pearce,
Margery Smith,
Anna Gifford,
Clara Hart,
Halycon Cotton. Dale. Marion Kuhn, Isabel Vinsonhaler,
Helen Clarke,
Stella Thummel,
Helen Epeneter,
Elicanor Mackay,
Dorothy Myer,
Gertrude Metz,
Grace Allicon Gertrude Metz,
Grace Allison,
Claire Daugherty,
Regina Connell,
Virginia Offutt.
Margaret Cavera,
Evelyn Ledwich,
Gertrude Porter,
Phyllis Luman of
Salt Lake,
Dorothy Smith,
Florence Neville,
Emily Keller,
El'zabeth Reed,
Gertrude Stout,
Elsa Smith,
Alice Duval,
Messrs,—
Cleary Hanishen,
Judson Squires,
Thompson Wakeley,
Frank Campbell,

Messrs.— Robert Edwards, Edward Fuller, Edward Fuller,
Robert Howe,
Charles Hall,
Warren Hamilton,
Robert Ingwersen,
Harry Koch,
Austin Matthews,
Harold McConnell,
Edward Murphy,
Eugene Neville,
Kenneth Norton,
Douglas Petera,
Burdette Kirkendall. Thompson Wakeley, Frank Campbell, Joseph Millard, 2d.; Ray Millard, 2d.; Ray Millard, Willard Millard, Clarence Peters, Herbert Connell, James Reynolds, John Caldwell, Malcolm Baldrige, Lloyd Smith, Fred Clarke, jr.; Dick Payne, 1 Busch,

Burdette Kirkendall,
Denman Kountze,
Jack Summers,
Paul Shirley,
Wayne Selby,
Frank Selby,
Frank Selby,
Fraderick Shelton,
Allen Tukey,
Waltman Walters,
Dudley Wolfe,
Robert Stors,
R. H. Sturtevant,
Albert Sibbernsen,
Drexel Sibbernsen,
George Engler. Dick Payne,
41 Busch,
Alexander Loomis,
Alexander Loomis,
Herbert Davis,
Keith Cavers,
Clarence Squires,
Robert Stout,
Ralph Benedict,
Charles Allison,
Charles Burgess,
Abbert Connell,
Jabin Caidwell,
James Connell,
Fred Daugherty,
Edward Daugherty,
Philip Downs.

Orpheum Theater Party.

Mrs. Victor Rosewater chaperoned a party of little folk to the Orpheum on Thursday afternoon, little Miss Harriet Rosewater being the hostess. Following the matinee there was a luncheon at the Rosewater home. In the party were Misses-Virginia Carlisie, Virginia Pearce, Beatrice Rosenthal, Misses— Eleanor Scott, Elizabeth Coit.

Masters—
Gordon Smith,
Francis Martin,
Sam Wertheimer,
Carliele,

Masters-Nelson Updike, Howard Werthelmer, Edward Rosewater,

Past Festivities. Dr. and Mrs. A. A. Holtman gave a Christmas dinner Saturday. Covers were

placed for: Prof. and Mrs. William Yerrington. Miss Elizabeth Brocklin of Melbourne, Dr. L. C. Adeock. Dr. S. M. Campbell.

Engagement Announced.

The engagement of Miss Margaret Mc-Caffrey, daughter of Hugh McCaffrey, to Ed Callahan was announced Christmas day. Miss McCaffrey is a graduate of Park Place convent and also attended at Sinawa, Wis. The wedding will occur in January.

Christmas Dinner. Mr. and Mrs. E. W. Dixon entertained Christmas day at dinner at their home. Those present were;

Messrs. and Mesdames
E. H. Sprague. E. M. Fairfield,
Messrs. Messrs.
Luther Drake, Charles Watson Hull,
Stockton Heth, Charles Saunders.
E. W. Dixon, Miss Daley Doan.
Mrs. Victor Coffman.

Bridge Party for Miss Cole. The Misses Hazel and Carol Howard entertained informally at bridge Christmas night, complimentary to Miss Myra Cole of Atlantic City, who is the guest of Mr. and Mrs. J. T. Brownlee. Three

tables were placed for the game. Informal Tea. Mrs. W. F. Shelton has asked a few of the younger set in to tea Sunday afternoon between the hours of 4 and 5:30,

Stork Special. A daughter, Virginia Templeton, was born Tuesday morning to Mr. and Mrs. Haroid Pritchett. The baby is a grand-

mplimentary to Miss Isabel Vinson-

Bride of Week and One of Her Attendants



daughter of Mr. George L. Hammer and niece of Mrs. John L. Kennedy,

Hear Opera in Chicago.

MOORE

Mrs. J. M. Metcalf and Miss Mary Munchhoff leave this evening for Chicago to enjoy a week of grand opera. Mrs. Metcalf will also meet her brother and his wife, Mr. and Mrs. E. J. Cornish of New York, who are coming to spend New Year's here with her. Mr. Dana Van Dusen returned Tuesgrand opera.

Invitations Recalled.

have recalled the invitations issued to a Colonel Penn has just come from Honodinner to be given Monday evening.

At Omaha Club.

scription dance last evening at the turn home tomorrow. Omaha club, preceded by a buffet sup- Mr. and Mrs. D. C. Bradford leave cago. Miss Clara Bull of Pasadena and New York and will see the old year out

Mrs. Thomas D. Crane, who went east two weeks ago expecting to pass the winter in New York, was recalled by the serious Illness of her mother, Mrs. C. N. Baird of Lincoln, who was suffering with pneumonia. Mrs. Baird is better, so that Mrs. Crane was able to lease Sunday to come to Omaha for the holidays. Mr. and Mrs. Crane and their son, Roderic, are at the Loyal, the latter having come home from Lawrence ville for the vacation. Mrs. Crane has given up her eastern trip entirely and will spend her time between here and

Mr. and Mrs. Charles Brown and little son arrived Thursday from Roanoke, Va. to spend the holidays with his mother, Mrs. J. J. Brown. This is Mrs. Brown's day from Chicago, where he attended the first visit home since her marriage two years ago.

Colonel Julius Penn, formerly stationed at Fort Omaha, will be in Omaha tomorrow and next day on his way to take Mr. and Mrs. William Tracy Burns station at Madison Barracks, N. Y. Mr. and Mrs. W. J. Connell went to

Lincoln Friday to be with their daughter, Mrs. Isaac Miller Raymond, jr., for Fifteen couples participated in the sub- Christmas. Mr. and Mrs. Connell reper. Mr. and Mrs. Harry Wilkins of Chi- Tuesday for ten days or two weeks in

at Sherry's with a party of friends from Mr. Bradford's parents in Los Angeles, Charles U. Henrickson, Mrs. Marr's sis- two months and will be accompanied by Boston, and on the Sunday following but most of it at Coronado Beach, where they go to Boston for a visit. Upon their they were last winter.

they go to Boston for a visit. Upon their they were last winter.

ter. Mrs. Gaipher, and daughter, Mar- Mrs. Charles Eddy of New York, who is jorie, of Alameda, Cal., are also here at present in Arkansas with her sister. return Mr. and Mrs. Bradford will be Mr. and Mrs. E. D. Marr and Miss for Christmas on their way home from

home only a short time, as they plan Mildred Marr of Kansas City are here to go to California January 25 for six for two weeks, the guests of Mr. and Mrs. J. M. Metcaif plans to go to California

weeks, part of that time to be spent with Mrs. Lewis P. Loring and Mr. and Mrs. fornia the latter part of February for (Continued on Page Eight-Col. Five)

Miss Stella Robinson, daughter of Mr. and Mrs. H. B. Robinson, left Friday

Bergs

CHOICE OF ANY

**FUR SET** 

One-third Off

Buy a \$15 set and pay \$10,00

Or a \$30 set and pay \$20.00

Every Fur in the House Goes.

American Mink, Black Fox, Japanese Mink, Red Fox, Chinese Wolf, Cross Fox,

Separate Skirt Sale

Values to \$6.50

\$3.98

Entire Balance Skirt Stock

Values \$8.00 to \$10.00

Stripes, Plaids, Solid Colors.

Bergs

Racoon, Blue Wolf.

Bargs

Bergs

Bergs

STARTING MONDAY OUR ANNUAL PRE-INVENTORY SALE AND CONTINUING THROUGHOUT THE WEEK, THE GREATEST WE HAVE EVER HELD

SUITS-COATS-DRESSES-W AISTS-SKIRTS-FURS OFFERED AT ASTONISHING REDUCTIONS IN MONDAY'S SALE

COATS! COATS!! and Still More COATS!!!

The Greatest Assortment in Town and Every One in the Stock is Greatly

Reduced. Many Special Sale Groups Besides.

COATS

\$18.75

WOMEN'S AND MISSES'

STYLISH NEW FALL SUITS ALL MATERIALS, COLORS AND SIZES The ENTIRE STOCK IS INCLUDED.

SUITS SUITS Worth To Worth To \$25,00 All Go At All Go At

SUITS Worth To All Go At

COATS

Worth to \$20,00

\$14.95

Special Group of Coats

Odd Garments From Stock

Values to \$20.00

\$4.95

SILK KIMONOS

Choice Our Entire Stock

One-fourth Off

The Biggest

Sale of

the Year

WOMEN'S AND MISSES

FASHIONABLE DRESSES SERGE, VELVET AND SILK.

EVERY DRESS IN STOCK MUST GO. DRESSES DRESSES

DRESSES Worth To Werth To \$15.00 \$25.00 All Go At All Go At \$750

COATS

\$25.00

Evening Coats and White Chinchilla Coats

Values to \$25.00

\$10.00

SILK PETTICOATS

\$2.50 Bilk Petticoats.....\$1.55

\$5.00 Klosfit Petticoats....\$3.95

The Biggest

Worth To \$45,00 All Go At \$1250 \$2000

Stylish New Waists Every Waist In Stock at a Substantial Reduction.

Special Sale Table Walets Worth to \$6.00

\$3.98

Stylish New Waists Worth to \$3,75

\$2.95

BIG SALE TABLE LINGERIE WAISTS

Slightly Solled From Stock Regular \$1.50 Waists,

35c 3 for \$1.00

Bergs

# The Store Beautiful OKIN Brothers

16th and Farnam Streets-New U. S. Bank Bldg.

ANNOUNCING OUR FIRST GREAT

## YEAR-END CLEARANCE

of Our Entire Exclusive New Stock of

## Suits, Coats, Dresses, Furs, Etc.

This is the one January Clearance Sale that thousands of economical women, who are particular in their dress, have been eagerly watching and waiting for. The garments in this sale represent an entire new stock in a new store, representing all that is best in quality, and all that is new in style.

Seldom, if ever, are goods of this kind offered at such a sacrifice, but our limited space compels us to clear out the present stock at whatever price it will bring, in order to make room for the spring goods soon to arrive.

## This Great Sale Starts Monday Morning at 8:30

### Clearance of Tailored Suits

\$65 and \$59.50 Tailored Suits, exclusive models. \$2975 Year End Clearance price.....

\$49.50 and \$45 Tailored Suits, beautiful fur trimmed models. Year End Clearance Price....

\$39.50 and \$35 Tailored Suits, late models, can be worn for early spring as \$9475 well as now, Year End Clearance Pr ..

\$32.50 and \$29.50 Tailored Suits, smart new models, fur trimmed. Year End Clearance

Price..... \$25 and \$27.50 Tailored Suits stylish models, made of beautiful materials. Year End Clearance Price.....

## Over 1500 High Class Exclusive Coats to Choose From

\$89.50 and \$75.00 Bassen Seal Coats, fur trimmed models. January Clearance Price.....\$42.75 \$69.50 and \$65.00 Velour Coats, fur trimmed, exclusive models. January Clearance \$39.75 \$59.50 and \$55.00 Bassen Seal and Velvet Coats, beautiful fur trimmed models. January Clearance Price..... \$49.50 and \$45.00 Coats, Velours, Velvets, Sealmodels. January Clearance Price. . \$29.25 \$42.50 and \$39.50 Coats, Velvets, Sealettes and Broadcloths, beautiful fur trimmed models. January Clearance Price.... \$24.75 \$37.50 and \$35.00 Coats, Plushes, Corduroys, Duvetynes and Broadcloths, very stylish fur trimmed models. January \$32.50 and \$29.50 Coats, Corduroys, Broadcloths, Wool Velours and Fancy Materials, fur ance Price. \$16.75 \$25.00 and \$19.50 Charles

## Clearance of Fine Furs

\$95.00 Mink Sets, Clearance Price.... \$75.00 Mink Sets, \$75.00 Mink Sets, \$47.50 Clearance Price....\$47.50 \$50,00 Mink Muffs, \$32.50 Clearance Price.... \$37.50 Mink Muffs, **\$22.50** Clearance Price.... Clearance Price....\$47.50 Clearance Price....\$39.50 \$65.00 Lynx Sets, \$40.00 Lynx Muffs \$22.50 Clearance Price.... \$40.00 Lynx Muffs Clearance Price. . . \$19.50 \$25.00 Fox Muffs, \$25.00 Fox Muffs, \$13.75 Clearance Price....\$13.75 \$19.50 Opossum Sets, \$12.75 Clearance Price..., \$12.75 Clearance Price.....\$9.75 \$12.50 Plush Muffs, Clearance Price.....\$6.75

(This is Talk No. 9 of a Series on "The True Story of Real Estate.")

### Figuring Apartment Investment Returns

In last week's talk we compared an apartment investment with a bond investment, and said that the former required much more attention and was much more complex.

This will be evident from the list of items that enter into the calculation of the returns on any flat building investment, according to the best real estate authority.

Interest on total investment at 6%. Sinking Fund, or Reserve for Depreciation. Taxes and Insurance. Maintenance. Management. Reserve for Vacancies.

No one will question the first item, Interest. Every investor is entitled to earn a rate of interest on his money that is equal to the prevailing rate on realty loans (in Toledo, 5 %

The Sinking Fund is a thing the bond buyer does not need to worry about, since the company issuing the bond provided for it. But the flat owner must set aside, annually, out of his income, enough for a Sinking Fund to offset the De-preciation of the building, due to the wear and tear of time.

How much shall he set aside for this purpose?

On a frame flat building 1.03% of the value of the building, compounded annually at 4% will yield the principal in 40 years, the COMMERCIAL LIFE of such a building. In the case of a cement, brick or stone building, the percentage is .816 annually for 50 years.

The items, Taxes and Insurance, require no explanation.

Management is an item easily figured. The usual charge

Under Maintenance is included decorating, painting, plumbing and other repairs, water tax and electric light costs, janitor and janitor supplies, coal and heating, and all other similar expenses.

for managing properties is 5 % of the gross rental. When the owner attends to the management himself he is entitled to this compensation. Reserve for vacancies is an item sometimes overlooked. All of the apartments may not be continuously occupied.

is usual for the prospective investor to deduct 10% of the gross rentals as a Reserve for Vacancies. All cases are not alike, however, and a competent real estate man should be consulted as to what should be deducted in your individual

One point that we have not considered in the above is the increasement or natural increase which may occur in the value of the land occupied by the apartment building. This ranges from nothing up to 5%, according to the location.

Here, too, a real estate man's opinion will be helpful. Whatever the increament amounts to, it serves as a bonus to which the owner is entitled for the risk he takes in this sort of an investment.

(Bigned) E. R. BENSON, C. F. HARRISON, G. G. WALLACE,

Persistence is the cardinal virtue in advertising; no matter how good advertising may be in other respects, it must be run frequently and constantly to be really successful.

Our Entire Stock of Beautiful Dresses Offered at Clearance Sale Prices ORKIN BROTHERS-16th and Farnam Streets, U. S. Bank Building

\$25.00 and \$19.50 Coats, Corduroys, Broad-

cloths, Fancy Zibelines, Chinchillas, etc. January Clearance Price..... \$12.75