

Summer Merchandise Will Be Closed at Most Wonderful Bargain Prices

Special Sale New Embroideries

A big line of Loom End Strips of Embroideries, Insertings and Edges in 3 1/2 to 6 yard strips. On sale Monday in four great lots.

- 1st lot, worth to 10c a yard, at 3 1/2c
- 2nd lot, worth to 15c a yard, at 10c
- 3rd lot, worth to 25c a yard, at 10c
- 4th lot, full width Corset Cover Embroideries, at 15c

Mail orders promptly filled and satisfaction guaranteed

HAIDEN'S THE RELIABLE STORE.

Send for catalogues and samples they're free for the asking

Special Pearl Button Sale

10,000 dozen of Class A Pearl Buttons, actually worth from 5c to 10c dozen, all go on sale Monday at one price—2 1/2c dozen.

- 35c white Embroidered Belts, special 15c
- 15c white Embroidered Belts, special 15c
- 50c silk Embroidered Belts, special 79c

Special Rug Bargains

It will pay you to buy early, particularly while these very special prices prevail. Our New Fall Stock is nearly complete and our prices mean a splendid saving to the purchaser. Buy now, pay later if you wish. Our new credit system provides for payments to suit your convenience.

- \$7.50 Kashmir Rugs, reversible, oriental patterns, colors guaranteed, size 5x7, special \$5.98
- \$15.00 Ingrain Axminster Rugs, heavy quality, size 5x12, at \$11.99
- \$15 Tapestry Brussels Rugs, size 5x7, reversible patterns to select from, special at \$11.75
- \$1.50 Reversible Smyrna Rugs, size 3x5, special at \$1.19
- \$2.00 Brussels Rugs, size 3x5, big assortment of patterns for selection, at \$1.49
- \$25.00 Saxony Axminster Rugs, size 12x12, fifteen patterns to select from, special \$20.98

High Grade White Goods

We have on hand about 1,000 pieces of St. Gall Swisses imported direct by ourselves. They are in dots, stripes, figures, etc., all hand work. In order to reduce the stock quickly they will go at exactly half the marked price.

- White English Jacquards:
 - 25c grade 10c
 - 35c grade 12 1/2c
 - 50c grade 15c
 - 60c grade 19c
- India Linens
 - 15c grade 8 1/2c
 - 19c grade 10c
 - 25c grade 12 1/2c
 - 30c grade 15c
- Perstian Lawns
 - 15c grade 8 1/2c
 - 19c grade 10c
 - 25c grade 12 1/2c
 - 30c grade 15c
- English Long Cloths
 - 12 1/2c grade 7 1/2c
 - 15c grade 10c
 - 19c grade 12 1/2c

Great Drapery Sale

Clearing out all odds and ends in Draperies at a great sacrifice.

- Brussels Net Curtains, worth up to \$9, go at, pair \$7.59
- Brussels Net Curtains, worth \$5, \$6, go at, pair \$3.98
- Novelty Curtains, worth from \$1.95 up to \$10, pair. They are all the best bargains offered this season.
- Zion City, Cable Net, Cluny and Arabian, worth from \$5.75 to \$8.50. Sale price, per pair \$3.75
- Chemille Rope Portieres, for double doors, from \$2.38 up to, each \$9.00
- Ruffled Net, Nottingham and Swiss Curtains, suitable for dining rooms and bedrooms. In all the late designs, go at, pair, \$2.50, \$1.25, 98c, and 78c
- Rope and tapestry portieres, for double and single doors, extra heavy tapestry, plain and oriental borders—Portieres worth from \$5 to \$12—sale price, 45c and \$3.98
- Also with heavy fringes at, pair, \$2.25, \$2.75 up to, \$5.00
- Rope Portieres for single doors—each, \$2.25, \$1.25 and 89c

Marvelous Silk Bargains Monday

All summer silks must go regardless of cost and our stock of Black Silks must be reduced fully one third within the next ten days, hence these matchless bargain prices on high grade silks.

- 60c, 75c and \$1.00 Silk Suitings, Taffetas, Peau de Cygne, Louisines, Messaline, etc., over 50 pieces to select from, on sale Monday in domestic room 37 1/2c
- Beautiful Dress and Waistings Silks, regular \$1.25 a yard value, ends of bolts, in lengths from 4 1/2 to 25 yards, will be cleared Monday at, yard 45c
- Tea pieces, check, Taffetas, 20 sizes and colors, 36-in. wide, regular \$1.50 value, on sale Monday, while they last, at, choice, per yard 98c
- We are Omaha Headquarters for Black Silks. The results of Monday's special prices will more than ever prove this assertion true. We offer:
 - \$1.25 Black Taffetas, 27-in. wide, Monday at, yard 89c
 - \$1.50 Black Taffetas, 36-in. wide, Monday at, yard \$1.05
 - \$1.50 Black Peau de Soie, 36-in. wide, Monday \$1.19
 - Water Proof Black Jap Silks—75c value, just 20 pieces, on sale Monday at 59c

Popular Priced Wash Goods

White Goods, Linens and Domestics in our Famous Domestic Room. The greatest line of bargains ever given in Omaha for Monday.

- Comfort Prints, yard 30c
- American Blue Prints 31c
- 36-inch Percales 50c
- 36-inch Silks 34c
- 10c Batiste 50c
- 15c Ginghams 75c
- 12 1/2c Zepphys 50c
- 12 1/2c Ray Franca 50c
- 12 1/2c Towel du Nord Ginghams 50c
- 15c double fold Dress Goods 12 1/2c
- 12 1/2c German Blue 50c
- 10c bleached Muslin 65c
- 15c unbleached Muslin 50c
- 15c Sheets 40c
- 49c Sheets 40c
- 11.00 Bedspreads 75c
- 11.50 Bedspreads 75c
- 11.00 bleached sheet 39c
- 5c bleached Linen 49c
- 25c Towels 12 1/2c
- 15c Towels 10c
- 15c Towels 7 1/2c
- 1921 Outing Flannel 61c
- Fruit of the Loom Muslin 10c
- Louisa Muslin 10c
- Hope Muslin 7 1/2c
- 3-4 Peppered bleached Sheetings 25c
- 2-1/2-cm Baked Beans 10c
- 10c Cotton Blankets 59c
- 15c Cotton Blankets 69c
- 15c Cotton Blankets 75c
- 15c Wool Blankets 89c
- 22.00 Wool Blankets 61.99
- 10c House Made Comfortable \$1.99
- 10c Shaker Flannel 10c
- 10c Wash Rags 10c
- 10c Doilies, all linen 30c
- 12 1/2c Doilies, all linen 30c
- 15c Doilies, all linen 75c
- 15c Doilies, all linen 10c
- About 1,000 different great snaps in this room at sensational low prices.

Charming Styles in Summer Garments

Actually priced below value of materials for quick clearance. You'll find it impossible to match these values elsewhere.

- \$15.00 and \$18.00 Tailor Suits, in fine panamas and English Suitings, plain colors or fancy mixtures, charming bargains, in Monday's sale at \$7.95
- \$20.00 Silk Suits, in the prettiest new shirt waist styles; come in checks or plaids, with pleated skirt, sale price \$8.90
- Nobby Wash Suits that sold up to \$4.00, on sale Monday at 89c
- \$5.00 and \$6.00 Wash Suits, great assortment of colors and materials, on sale Monday at, choice \$1.50
- Beautiful Summer Dresses, in lingeries, mulls, swisses and batistes, trimmed with fine tucks, laces and embroideries, that sold up to \$12, choice Monday \$2.98
- Children's 50c Wash Dresses—Great snap Monday, at 15c
- Children's \$1.50 Wash Dresses—Choice Monday 49c
- Extraordinary Sale of Waists—A great line of \$1.00 Waists, at, choice 29c
- \$2.00 and \$2.50 Lawn Waists on sale Monday 95c
- \$5.00 and \$6.00 Jap Silk and Net Waists—splendid assortment, at \$2.98
- \$4.00 and \$5.00 Wash Skirts on sale, to close at, choice \$1.50
- Women's Satin Rubber Coats, regular \$18 values, sale price \$8.90
- Lawn Kimonos, good assortment to select from, at 15c
- \$2.50 Lawn Wrappers, delightful bargain, at, sale price \$1.19
- Visit our infants' wear department. Many special bargains Monday.



Odd Parlor Pieces and Dining Chairs

on sale this week, while they last, your choice, Just Half Price.

Over 100 odd Dining Chairs, 1 to 3 of a kind, and about 75 odd parlor pieces, in great variety of style, including Parlor Rockers, Settees, Arm Chairs, Corner Pieces, etc.



ONCE IN A LIFETIME BARGAINS AT HALF PRICE

Lawn Furniture

Every piece in our complete line must go and will be offered at just factory cost. Take advantage of our perfect credit system in your furniture purchases. It provides for payment to suit your own convenience.

Hayden's the Greatest Pure Food Supply Department in the West

- Jell-O, Jellycon, D'Zerta or Bromangelon, per package 75c
- 1-lb. cans Assorted Soups 75c
- 2-lb. cans Baked Beans 10c
- 1-lb. package Macaroni 75c
- Large bottle pure Tomato Catsup or Worcester Sauce 50c
- 1-lb. package Pure Olive Oil 75c
- Fancy stuffed or plain Olives, bottle, 5c
- Oil or Mustard Sardines, per can 5c
- 1-lb. pkg. Cold Water Starch 4c
- 1-lb. pkg. Breakfast Cocoa 4c
- The best Soda Crackers, per lb 5c
- The best crisp Ginger Snaps, per lb 5c
- 12 bars best Family Laundry soap 25c
- The best white or yellow Cornmeal, per sack 10c
- Fresh Smoked Polakos, 10c
- The best Tea Siftings, per lb 12 1/2c
- Fancy B. F. or Sun Dried Japan Tea, per pound 12 1/2c
- Choice Santos Coffee, per lb 15c
- Fancy Mariabio Blend Coffee, lb 17 1/2c
- Choice Rio de Janeiro Coffee, lb 15c

CHEESE AND BUTTER PRICES

- Choice Dairy Butter, per lb 21c
- Choice Creamery Butter, per lb 22c
- Fancy Creamery Butter, per lb 22c
- Fancy Full Cream Cheese, per lb 15c
- Fancy Full Cream Brick Cheese 15c
- Fancy Full Cream Limburger Cheese 15c

FRESH FRUITS AND VEGETABLES

- Omaha's Greatest Market for the People, Fresh Fruit, per doz 10c
- Fresh Beets, per bunch 10c
- Fresh Carrots, per bunch 10c
- Fresh Parsnips, per bunch 10c
- Fresh Cucumbers, each 10c
- Fresh Onions, per bunch 10c
- Fresh Potatoes, per bunch 10c
- Fresh Cabbage, per head 10c
- Fancy Cooking Apples, per peck 35c
- Fancy Apples, per peck 35c
- For 50c dozen, our price, per dozen, only 50c
- 12-quart size, enamel top, only 75c
- 75c large size, medium size, that retail for 80c per dozen, our price, per dozen 20c
- Fresh roasted Peanuts, per quart 6c

FRAUD AND FRAILTY SCORED

Corrupt and Incompetent Insurance Law Administration Condemned.

BRECKENRIDGE REPORT READY

Demands Large Undistributed Dividend Funds and Recommends Revisions in Regulation of Laws Governing Insurance.

Severe condemnation of large undistributed dividend funds and an unreserved denunciation of what is termed "incompetent or corrupt administration of the unsatisfactory insurance laws in force in the several states," are features of the report of the committee on insurance law of the American Bar association which has just been made public by Ralph W. Breckenridge, chairman of the committee. The report will be read to the association at its meeting in Portland, Me. August 26, and will be a special order for consideration by the association.

The report is lengthy and comprises a detailed discussion of proposed legislation to improve the insurance laws of the different states. The other members of the committee submitting it are: Burton Smith, Atlanta, Ga.; Rodney A. Mercier, Towanda, Pa.; William R. Vance, dean of the law department of George Washington University, Washington, D. C.; Robert Dunlap of Chicago, assistant general solicitor of the Santa Fe system.

Net to Urge Federal Control.

The committee has decided not to urge in this report federal supervision of insurance companies as it has done in previous reports. The reason for the change is that opposition to federal supervision just at present is pronounced and the committee decided that it could secure better report recommendations. In brief the report recommends the adoption of a regulation covering the following points:

- Disapproving and condemning the prevalent custom which makes state insurance commissioners political prizes to be distributed as such without regard to fitness or knowledge of the insurance business.
- That all companies created under foreign countries be required to make a deposit in at least one of the states before transacting business anywhere in the United States.
- The repeal of the valued policy law.
- The creation in each state of the office of fire marshal.
- The enactment of a federal statute forbidding the use of the mails to persons, associations, partnerships or corporations, conducting any kind of insurance business in the United States, who are not licensed to transact such business by the state where such persons, associations, partnerships or corporations are domiciled, or under whose laws any such corporations are created.
- The appointment and contingent distribution of the deferred dividend surplus on existing life policies of all companies as a condition precedent to the transaction of business outside of the home states of the several companies.
- Bills covering all these recommendations

but the first and third have been drafted and are submitted with the report.

Wrath at Mismanagement.

The report begins with reference to the popular indignation at the corruption, incompetency and extravagance in insurance management disclosed by the recent investigations and declares there is no non-discriminating distrust of insurance companies and their management.

"There is no occasion," the report continues, "for general distrust of the life insurance companies of America. The inquiry which it may well be doubted whether all of the schemes of life insurance which enjoy the most popular approval bear scrutiny, and it is certain that the sentiment of fraternalism is widely prevalent by the delusion and extravagant managements of some of the so-called fraternal orders."

After discussing the magnitude of the insurance business in the United States the report answers the question, "Why insurance breeds corruption?" continues:

"Your committee have sought from every available source of information about the conditions which create the legal questions related to insurance. Some of these questions present serious problems, not only of insurance, but of the integrity of a legitimate and beneficent institution like insurance should breed the corruption and extravagance which have been disclosed in the last three years is a natural one. One cause of it is the system of state supervision in vogue, but back of that, in the opinion of your committee, the responsibility for corruption by company and state of the conditions which create the legal questions, excessive commissions or notorious resort for bribes, and the failure to apportion frequently and account for the immense surplus accumulated through the use of the dividend policy. It is not intended to charge that the difficulty is due to the deferred dividend policy, and to the treatment and advertisement of these unapportioned and unaccounted for dividends as assets of the companies instead of liabilities.

Quotes from Wisconsin Report.

The report then quotes from the report of the Wisconsin legislative investigating committee published in 1907 which cites the case of Milwaukee, where the dividend was paid before the expiration of the tenth period, his estate thereby losing \$7,000 in deferred dividends. The report then says:

"The unadvised language of this report is worthy of note. The company is obligated to distribute to the policy holders of the class to which the forfeited dividend policy belongs. But what is the company's obligation? It is charged that in many cases this has not been done; that settlements have been made upon an arbitrary basis, always to the advantage of the jacket created by these deferred dividends. And so it is that these immense sums of money in sight have been regarded as spoils by insurance managers, whose consciences have been commercialized according to modern state practice by the state insurance departments and their hangers on, and that a number of state legislatures which, with little knowledge and less scruple, have treated as legitimate these money-raising and political expediencies and which are a trust fund for the benefit of the widows and orphans of the United States.

"The individual who misappropriates trust funds, however small, and who is punished but it is just as dishonest to steal under the protection of law as without it; it is just as dishonest for the states to lay heavy loads on trust funds, as for an individual; and the states commit a monstrous injustice when they are seen to partially maintain themselves by legislative raids upon trust funds; more-

over it is the climax of cowardice to commit extortion in the name of the police power, but most of them are doing it, and thus they commit the identical offense they condemn and punish in the individual.

People Have Corrective Power.

The corrective power, says the committee, is in the hands of the people who should awake to a sense of their responsibility.

The report then takes up the subject of insurance supervision to which is traced the second great cause of the evils infecting

insurance. The committee declares that in many states there are capable and efficient insurance commissioners, who are conscientious in the performance of their duties, but declares they are the exceptions. It says:

"The trouble is that the state insurance departments, always keeping in mind the few exceptions, are inefficient. They produce ripe, rich political plums generally distributed by the governors of several states, sometimes by some other officers.

Bring on Your Other Birds.

Propos of something, relates the Century Magazine, Whistler once told a cock fight story so vividly that only a man with a sailor's ingenuity could tell it as well, mimic so keenly, and enjoy it so thoroughly. It was a story of a strange species of the American cock, pictured to the smallest detail so beautifully that one forgot that it was a story.

Some American sailors were at a cock fight in a seaport town in England, when one of them remarked to the owner of the champion:

"We have got an American cock on board that can whip any bird here."

"Go fetch 'im on," said the champion; "chuck 'im in and see. If 'e licks one bird we 'ave 'im more to throw in that can lick 'any blowed Hamerican bird you can fetch 'ere."

"All right; we'll bring one," said the sailor. When they got aboard they rigged up an American eagle. After their own man had his tail, trimmed, plucked and reared for and aft, transforming the eagle to a cock. When ready they went ashore to pit their new American game cock against all England.

At the pit the sailors chuckled in their cock, which looked around for other surprises, as he backed 'em to the wall.

"Now, bring on your birds!" yelled the sailors. A strutting cock was thrown into the pit, and was another surprise to the poor dismantled eagle. He backed up closer to the wall, wondering what would happen next. The cock walked three times majestically around the circle, cutting at his strange opponent, the eagle, pitifully abashed and bedrabbled, crouching lower and lower, and looking around and above him for an explanation of what it all meant, while the crowd were yelling madly for the English fighter. The eagle made himself smaller and smaller, but at last he found that he could get back no further,

pointed to as evidence of the inefficiency of the insurance departments of these states. It is also pointed out that charges by Mr. Vance of the committee published in February, 1906, show that some of the large insurance companies, though unquestionably solvent, pay as much as \$250,000 in annual blackmail to state examiners. This charge it is asserted, has not been denied.

Some Rare State Officials.

Mr. Breckenridge, discussing this part of the report, said the exceptional commissioners, who were both honest and capable, were, among others, Vorhees of Ohio, O'Brien of Minnesota, Barry of Michigan, Cutting of Massachusetts and the commissioners of Georgia. He declares no suspicion of corruption attached to the Nebraska insurance department during the incumbency of insurance Commissioner Pierce.

Owens Stevenson's Birthday.

For some years past the story of how Robert Louis Stevenson "dedeed" his birthday to little Annie Ida, daughter of Henry Clay Ide, former governor of the Philippines, has been told as a rare insight into the beloved author's personality. The recent marriage of this same "little girl" to the famous orator, W. Bourke Cockran, gives the story renewed interest.

Miss Ide's marriage to the congressman is the result of a love affair that began in the Grand Canyon of Arizona, continued across the Pacific to the Orient and the Philippines, and led into the Egyptian desert.

Mrs. Cockran has had more than her share of romance and travel, says the Broadway Magazine. When a small girl she lived in Samoa. Mr. Ide being land commissioner of the islands. There it was that Robert Louis Stevenson had his home, and he took a great fancy to the little Annie Ida. One day when she was departing the fact that her birthday fell on Christmas, he offered to present her with his, which came due on November 13. A formal deed was executed and since that day November 13 has been doubly celebrated.

Miss Ide was married to the famous Tammany orator last year, two days after the celebrated Taft love-making trip to the Philippines that the love affair ripened into a betrothal.

Too Much Publicity.

They sat on the vine embroidered north, looking at the glorious planet in the south.

"I suppose you know, Miss Gladys," said the young professor, kissing his chair nearer. "That Mars is nearly as close now than it will be again for a period of fifteen years."

"Mercury, no!" she exclaimed. "I didn't know that. Take your arm away, Prof. McGroble, please. I feel as if everybody on Mars was watching you."—Chicago Tribune

Big Sale on Garbage Cans

- The city ordinance says that every resident must have a Garbage Can.
- \$2.50 heavy galvanized Garbage Cans, 15 gallons, Monday \$1.25
- \$2.00 heavy galvanized Garbage Cans, 12 gallons, Monday 95c
- Extra heavy, stove sides, water tight, galvanized Garbage Cans, 40 gallon, with cover, worth \$4.00, Monday \$2.25
- 98c heavy enameled Chamber Pails, 12-quart size, enamel top, only 75c
- 75c large size, medium size, that retail for 80c per dozen, our price, per dozen 20c
- 80c per dozen, our price, per dozen 20c
- Fresh roasted Peanuts, per quart 6c
- 50c galvanized Chamber Pails, Monday 39c
- \$1.98 extra heavy copper bottom Wash Bolls, Monday \$1.25
- \$1.15 copper bottom Wash Bolls, 60c Closing out Rubber Garden Hose, Monday 39c
- Lawn Mowers, worth \$2.75, Monday \$2.49
- Lawn Mowers, worth \$2.50, Monday \$2.25
- Lawn Mowers, worth \$1.50, Monday \$1.25
- Big sale on Tinware, 8 1/2c, 5c, 2 1/2c and 10c

Word on Wild-Cat Concerns.

Discussing wild-cat insurance companies, the report says:

"We have advised the association in our preceding reports that the laws of most of the states are inadequate for the protection of the insured; for a number of them permit the incorporation of insurance companies on both stock and mutual plans without a cash deposit or its equivalent. The theory of such laws is that the obligations of subscribers for stock is a protection to the policy holders; but the country is full of the wrecks of insolvent insurance companies whose operations escape the scrutiny of the insurance departments of their home states because they transact none of their business therein, and conduct it under the eye of incompetent or complacent insurance departments of other states, only among the illiterate poor. These are the so-called 'wild-cats'; their business is confined to the insurance of worthless fire insurance policies—they pay no losses and they conduct it mostly through the United States mails.

"The committee recommends as a cure for this species of insurance evil federal enactments to prevent the use of the mails by these companies.

Laws Productive of Fraud.

The committee recommends the repeal of valued policy laws such as are in force in nineteen or twenty states, requiring the payment of the full amount of the policy in the event of the total destruction of the property insured regardless of the value thereof at the time of destruction. These laws, it is asserted, are productive of fraud and their ultimate result is the increase of fire insurance rates, in some instances cited the rate being almost doubled. In this connection the committee also recommends the enactment of state fire marshal laws providing for fire marshals, whose duty it shall be to investigate all fires to determine whether or not arson had been committed. It is estimated that one-third of all fires are of incendiary origin. The Ohio law, with some slight modifications, is recommended to federal supervision of insurance.

Matter of Some Alarm.

The committee views with alarm the tendency in some of the states to require that a large proportion of the reserve value of insurance written within the state be invested in the state. This it is declared would result in costly investment agencies in each state and in so restricting the companies they could not seek the most desirable investments.

Referring to Federal Supervision of Insurance.

The report says the majority of the committee, namely, Messrs Breckenridge, Smith and Mercier still remain advocates of this plan of supervision with reference to interstate companies, but it is stated that powerful interests arrayed against it will prevent any such consideration of the subject and the committee urges the acceptance of the recommendation upon which the committee is unanimous. The divergent opinions of the committee. It is stated, are not as to the efficiency of federal supervision, but as to the powers of the government to regulate.