

CAPITAL \$200,000.00.

American Exchange National Bank.

L. M. Raymond, President.
G. E. Burham, Cashier.

Lewis Gregory, Vice President.
D. G. Wing, Asst. Cashier.

Columbia National BANK

Lincoln, Nebraska

Capital, \$250,000

Officers and Directors:
John B. Wright, Pres., T. E. Sanders, V.-P.
J. H. McClay, Cashier.
F. E. Johnson, H. P. Lau, Thos Cochran, E. H. Sizer, T. W. Lowery, W. I. Dayton

General Banking Business Transacted
Collections a Specialty.

German National Bank

LINCOLN, NEB.

Capital \$100,000.00
Surplus 20,000.00

Joseph Boehmer, President,
Herman H. Schaberg, Vice Pres.
Chas. E. Walte, Cashier,
O. J. Wilcox, Asst. Cashier

The First National Bank

O and Tenth Sts.

Capital, \$400,000 - Surplus, \$100,000

OFFICERS:
H. S. HARWOOD, President.
CHAS. A. HANNA, Vice-President.
F. M. COOK, Cashier.
C. S. LEBINCOTT, Asst. Cashier.
R. D. MILLER, Asst. Cashier.

C. W. MOSENB, President.
H. J. WALSH, Vice-Prest.
R. C. OUTCALT, Cashier.

CAPITAL NATIONAL BANK

Capital \$300,000. LINCOLN, NEBR

Lombard Investment Co

FARM AND CITY LOANS

—AT LOW RATES—

Money furnished promptly on approved security.

E. C. JONES, Manager.
1130 O Street, Lincoln, Neb.

REAL ESTATE LOANS

On farms in eastern Nebraska and improved property in Lincoln for a term of years.

Lowest Current Rates

R. E. & J. MOORE.
RICHARDS BLOCK,
Corner 11th & O Streets, Lincoln.

Real Estate and Loans

Bargains in Hawthorne, and all parts of the city at low rates.

Havelock, University Place

M. E. ORR,
125 O St., room 4.

H. Almema Parker,

Dramatic Reader

Teacher of Elocution.

505 BRACK BUILDING.

T. C. KERN, D. D. S.

Dentist,

Rooms 25 and 26, Burr Block,
LINCOLN, NEBR.

PHOTOGRAPHER

Loyden

Has at great expense replaced his old instruments with a new Dallmeier, direct from London, and is now better prepared than ever to do fine work, from a look up to life size. Open from 10 a. m. to 4 p. m. Sundays.

Studio, 1214 O street.

MRS. M. TYNES & CO.

HOME-MADE Family Sauces.

West India Hot Sauce, West India Mustard Sauce, Piccalilli, Chili Sauce, Horseradish, Mixed Pickles, Etc.

THESE SAUCES are really "home-made," put up expressly for family use from old world tried West India recipes, and are acknowledged to be "Standard" goods wherever they are used. Address Lancaster P. O., Lancaster county, Nebraska.

THE AFTERNOON TEA.

HOW IT IS DISTINGUISHED FROM KETTLEDUMS AND HIGH TEAS.

Evolution of a Pleasant Social Custom of England in America—How to Give a Tea in Town or Country—A Promoter of Hospitality.

(Copyright, 1892, by American Press Association.)



PROPERLY speaking, there are three grades of "teas"—the "5 o'clock tea," the "afternoon tea" and the "kettledrum." Originally the 5 o'clock tea in England was the light breaking of the fast between the 2 o'clock luncheon and the 8 o'clock dinner. Society people drove in the row or paid visits in the early afternoon, and on returning felt the need of a bit of nourishment before beginning the serious dinner toilet.

In country houses the pretext of tea and biscuits—a generic term for crackers in England—similarly assembled the household for a half hour's cozy chat before the open fire, the ladies in loose gowns and the men in shooting jackets. In town it was the hour when the chate-laine was sure to be at home and the intimates of the family "dropped in." Gradually its function became enlarged. The "5 o'clock" was dropped, and a "tea" became a certain day "at home" from 3 to 5 or 4 to 6, as the hostess approved, at which tea and chocolate and varied biscuits were served.

Finally by the addition of cream and sorbets the "kettledrum," or "drum," as it is usually called, was evolved. One more form of the same general style of entertainment is the "high tea." This corresponds to an ordinary village tea party. Guests enough to sit around the table are invited, the table is spread, and hot bread muffins or waffles, broiled chicken, croquettes or other warm dishes served with fruits and small cakes. The hostess pours tea and chocolate at one end of the table.

From the cities the "afternoon tea" has crept through the country. In town and village alike it is valued as an easy promoter of hospitality, and its still wider adoption is a thing to be urged.

To give a "tea" a woman takes her engraved card and writes beneath her name thus:

Mrs. John Brown,
At Home
Tuesday, December eighth.
Tea at three o'clock.

Or in lieu of the latter sentence may be written the words, "From 3 to 5 o'clock." This card inclosed in an envelope may be sent by post or delivered by messenger, as suits one's convenience. In large communities where social engagements are apt to be numerous and conflicting a hostess may issue these cards a fortnight in advance of the date. Three or four days, or a week at most, is ample notice for smaller places.

On the designated day the parlor floor of the house is put in order, and bowls and vases of flowers are placed about. In an inner room adjoining, or near that into which the guests first enter, a small table is spread with a dainty tablecloth and set out with the tea and chocolate service, or, if preferred, simply a tea service, which should include a kettle swung over a spirit lamp.

Pretty plates or small trays spread with a fringed napkin and piled with wafers, crackers or any of the crisp toothsome tea cakes are added just before the "tea" begins. At this table an intimate friend is asked to sit and dispense tea.

In a village where the guests cannot be very numerous a single tea service will suffice. At large "teas" hostesses place extra sugar bowls and cream pitchers on small tables through the rooms. A maid is then needed to hand the cups of tea around. Usually the beverage is served in the English fashion, with cream. Often, however, Russian tea, clear, with a slice of lemon in each cup, is offered. In either case lump sugar is indispensable.

The hostess, with her daughters, if she have any, or any friends who may be assisting, stands just inside the parlor door to receive her friends. The guests are gloved and bonneted, but in cold weather a room should be ready where heavy wraps may be laid aside. All visitors drop their cards in a tray or basket provided for the purpose in the hall. It is not necessary to send regrets if you are not able to accept a "tea" invitation. A call afterward is, however, expected.

If you have among your list a friend who plays well or recites or sings, it is a pleasant diversion to beg her contribution to your "afternoon." At formal city affairs half an hour's stay is all that society women, with perhaps the necessity to show at half a dozen in an afternoon, can give. It is, however, a compliment to one's hostess to spend nearly the time designated on the cards.

"Color" teas—pink, yellow, heliotrope and other tints—are easily managed with the introduction of color effects in the decoration.

MARGARET H. WELCH.

Woman's Psychic Facilities.

The world's psychic congress, the only one of the many at Chicago next summer to place women on its advisory council, is to have also a special woman's committee of arrangements. Mrs. Mary Bundy, of Chicago, is chairman of this woman's committee. Women will be able to assist greatly at the world's psychic congress. Their psychic faculties are usually more highly developed than those of men, and they take more interest in the subject.

PARIS FASHIONS.

Furs Are Used for Trimming All Kinds of Garments.

Strange looking jumbles of material are put together and called mantles now, and we must wear them, yet now and then there will be a gleam of sense which enables the wearers of womanly garments to retain their reason. In the Bois and on the Champs Elysees, as well as in carriages, one sees creations that are positively hideous, and yet they are in vogue among those most daring.

A young American recently married to a French duke wore a curious mantle of biscuit colored felt cloth bordered with a narrow curled band of black ostrich feathers, called, for politeness, marabout. The mantle was plaited on a square yoke and hung free to the knees. An enormous pelerine berthe of deep red velvet, with gold flowers em-



CLOAKS FOR YOUNG LADIES.

brodered along the edge, stuck out in ugly angles over the shoulders. Big bishop sleeves, with falling red velvet cuffs, finished it off, and, strange to say, there are many wraps all too nearly like this. Some are in changeable velours, some in plush, some of matelasse wool and others in benjaline cord. All have fur about them somewhere.

Fur runs riot on all kinds of garments for outdoors and in, for young and old. Seal skin sable and ermine are the most costly this winter. Mink comes next, and military and camail capes are made of it. Capes have distinct Watteau plaits of fur, which is very splendid indeed. Seal skin paletots which reach the feet and try to climb up over the head are very chic. The collars are cut out in turret points, which make a becoming frame to set a pretty face in.

The shape of paletots is distinctively for the youthful. A handsome and very Frenchy surtout cloak for a young lady is made of fine military cloth, and consists of an undercoat without sleeves and a camail cape lined with red cloth and bound with military braid, the whole tailor finished.

For sortie du bal, theater, etc., long capes gathered under a yoke, fur bordered, are the style. But as they say at Monte Carlo, everything goes, from box coats to magnificent ermine lined mantles, with gold and jeweled clasps. Astrakhan and Persian lamb camails and long mantles with short backs are very much in vogue.

She Has the Largest Wardrobe.

Mrs. William Laytin, who has for the past five years lived with her husband at the Murray Hill hotel, New York city, enjoys the distinction of having the largest wardrobe of any woman in the world.

Not only has Mrs. Laytin a great number of dresses, but she has also jewelry, hats, parasols and other appointments of the toilet in most remarkable and reckless profusion. All are of the most costly, and the sum total spent yearly in keeping this immense wardrobe in proper condition would surprise the women who are obliged to confine themselves to half a dozen gowns yearly and a hat or two per season.



MRS. WILLIAM LAYTIN.

Mrs. Laytin herself is a pretty little woman of blond type, with reddish gold hair and a pink and white complexion. Strange to say, she is not particularly fond of dress, and often declares that she buys her immense wardrobe more to please her husband than for her own gratification.

Last summer, on her travels to the different fashionable resorts, Mrs. Laytin took with her fifty-seven pieces of baggage. There were fourteen large saratogas, as many more skirt trunks, a dozen hat boxes and many shawl straps. "How many gowns have I?" said Mrs. Laytin in answer to a questioning reporter. "Really I do not know. I bought forty new ones this summer. Besides the gowns I have ten pairs of diamond bracelets, four diamond necklaces, mammoth solitaires for earrings and more things than I can count."

Mrs. Laytin is one of the few very dressy women whose purse strings are always loosened at the call of charity. Last summer alone she gave away more than a thousand dollars in small sums to various charitable affairs.

WOMAN'S WORLD IN PARAGRAPHS.

Are There Any Newspaper Women Who Fake Interviews?

It is said there are women correspondents who fake interviews. They perhaps go across the water to Europe. They send home pretended interviews with distinguished persons which contain not a word of truth. They never were invited to the distinguished person's house; they never spoke a word to him in their lives. But the faked interview is printed in American journals.

In course of time it floats back across the water. It comes under the distinguished person's eye. Thenceforward in his mind all American newspaper women are liars and unscrupulous hangers on to the ragged edge of reputable society, not to be countenanced anywhere.

I have been told that this thing has been done on numerous occasions by women tolerably well known in journalistic circles. I hope for the sake of journalism and of honest women workers everywhere that it is not true. The wickedest, most disreputable thing a journalist can do is to write a lie. The more experience I have in newspaper ranks the more that truth is impressed on me. The one who writes a lie discredits all honest journalists and decent journalism, however trivial the lie may be. Our real power in journalism, of whatsoever kind, depends first on our ability to see the truth, next on our ability to tell it. We weaken our powers in both directions when we write a single line that is false.

A thoroughly sincere person knows on the instant when anybody is telling him a falsehood, and the journalistic fakir must meet in time the fate of all liars. The woman fakir, if there is any, may swim bravely for awhile. She will bring up at length ruined in health and purse, with not a shred of a journalistic reputation left and not a newspaper in the Union that will employ her. More than that, she will do her sex almost irreparable injury just at this moment when we are struggling so desperately to get a worthy name among the world's workers. She will help create an impression that all newspaper women are liars and sharpers.

It is a brave and eloquent tribute which W. T. Stead pays in The Review of Reviews to Frances Willard, whom he calls "the uncrowned queen of American democracy." He says that the real church militant in America is the W. C. T. U., and that the women belonging to it have done more to advance Christian unity and brotherhood than all the men who have ever tried to work along that line. The W. C. T. U., if it was a little broader in some respects and would admit men as members, might stand for the beginning of the church of humanity.

Don't be an old fossil.

W. T. Stead says of Queen Victoria: "Broadly speaking, it may be fairly said that the queen would be acknowledged by all her ministers—Liberal or Conservative—to have more knowledge of the business of governing nations than any of her prime ministers; more experience of the mysteries and intricacies of foreign affairs than any of her foreign secretaries."

The leading floral decorator of Cleveland is a woman—Mrs. C. H. Wilson. She began the business on a small scale, learning her way along as she went. Now she has 10,000 feet of greenhouses. It is a pleasure to write of a woman who has head enough to conduct a large business enterprise successfully. Floriculture is a work particularly adapted to women, if they are willing to observe the conditions of success, the first of which is, as a New York florist declares, "hard work and no Sundays."

Don't sleep a single night upon that abomination, a draped and canopied bed. Tear off the curtains and let the air in.

At the Episcopal convention in Baltimore they finished the revision of the prayer book, which had been hanging fire for twelve years. They also favored Christian unity when the Christianity is Episcopal and settled various other matters. But I saw never a line about striking that monstrous word "obey" out of the marriage service. How a woman with a spark of brains or self respect can be a member of a church that retains the word "obey" in its marriage ceremony is a mystery. It is too much for me—this trying to understand the feminine nature.

Indians occupying farms in severally voted for president for the first time this year. I commend to general attention and extended application the following extract from an able editorial in the New York Sun on the red man with a vote: "It used to be said that the reason why the Indian did not get his rights was because he had no vote. Possessed of a vote, he will find champions enough in congress and in his district."

Nearly all the temperance work that can count real, permanent results has been done by the W. C. T. U. and organizations of women.

To me the brightest gleam of hope during the presidential campaign of 1892 was the interest women took in political questions. They read, studied and investigated. College girls formed debating clubs and thought out and discussed tariff, labor, silver and immigration far more wisely and than many an old hunk who has been voting forty years could do. Girls who take interest in subjects like this will keep their heads on through life. They will never break their hearts and commit suicide because of a man.

Colonel Joseph M. Bennett has given two houses, valued at \$30,000, for women students to live in during their attendance at the University of Pennsylvania. To this gift he adds a check of \$15,000 for the woman's university endowment fund. Mrs. Bloomfield Moore adds also her contribution, a check for \$10,000, to the woman's department of Pennsylvania university.

ELIZA ARCHARD CONZEL.



SPECIAL SALE
—OF—
ROCKERS

Commencing
Monday, Nov. 14th

and continuing for one week.

50	Upholstered Rockers at	\$2 00
50	" " " " "	2 50
50	" " " " "	3 00
40	" " " " "	3 89

This is only one-half of their original value. Come early and get first choice.

Remember this price will only be good for one week.

Rudge & Morris Co.

1118 to 1122 N Street.

FALL 1892

BEFORE BUYING YOUR

Carpets and Curtains

See our Large Line.

A. M. DAVIS & SON,

1112 O STREET.

Special Inducements to Cash Buyers.



It Supplies a
Long Felt Want
VOELKER'S
NEW FUR STORE

Recently opened in the new Y. M. C. A. Building on N Street. Mr. Voelker is pleased to announce that his business has steadily increased since the first day he opened, that his trade is of the very best character, and is receiving the best of workmanship and standard values in Furs and Fur Goods of all kinds.

Tailor-Made Fur Garments

made on the premises from material all in stock, and guaranteed to be a perfect fit and satisfactory in every particular. Why, then, send out of town for *SEALSKIN SACQUES, MUFFS, CAPES, ROBES, CLOAKS, ETC.*

Repair Work of All Kinds

You are invited to call and see my stock of goods, and get information as to tailor made orders and repair work.

F. E. VOELKER,
Practical Furrier
Y. M. C. A. Bldg.

For Pure Ice Cream and Delicious Fresh Oysters!

—CALL AT—

The Bon Ton

Telephone 457. 1202 P Street

Geo. Macfarlane, Propr.

BAKERY & CONFECTIONERS

Coffee and Light Lunches at all Hours

MILLER-GROCIER

143 S. 11th Street. Telephone 398.

has just received a lot of new

Nabob Sweet Pickles,	25c qt.
Imported Chow Chow,	25c "
Sweet Blossom Peas,	25c can
Fancy Queen Olives,	40c qt.
Fancy Small Olives,	20c "
N. Y. Full Cream Cheese,	20c lb.
Extra Fancy Sliced Pineapples,	25c can

A FULL LINE OF FRUITS AND VEGETABLES.

ORDER EARLY. J. MILLER.

Sewing Machine and Gun Repairing!

We have just employed a skillful workman from the East, who is fully competent to make all repairs in the above lines.

T. J. THORP & CO.,
320 South Eleventh street