

OMAHA LINCOLN **Haas Brothers** MINNEAPOLIS NEW YORK

**A Statement of Facts Regarding This Sale**

THE exceptional mild fall and winter has resulted in a backward season, which naturally brings us to the Clearance period with exceptionally heavy stocks; in order to effect a quick, thorough closeout, we have instituted a sweeping Half-Price Reduction, which effects every garment in the house.

EVERY garment in the Haas Brothers stock has been selected because of its unmatched quality, its beauty of styling and high type tailoring. It is only this character of garments that you are now offered at just half price.



On Friday, December 26th

Haas Brothers Inaugurate Their First

**Half-Price Clearance**

Which Effects Without a Single Reservation—All

**Coats  
Suits  
and  
Dresses**

Such an announcement coming from this store sounds the keynote of the greatest value-giving period to be presented to Omaha women.

Our vast stocks, without the exception of a single garment is your field for selection at 1/2 off.

On our second floor are garments in sizes from 14 to 40—while in the Gray Shop, 4th floor, you will find the larger sizes garments—42 to 56.

Friday morning will find hundreds of shoppers who are content with nothing less than the very best awaiting entrance to this sale.

In Either Our Second Floor or Gray Shop at Exactly

PRICE **1/2**

WHEN you can select such Wearables at just one-half its original selling price, is it any wonder that the style wise women will compete for first choice of such wonderful offerings.

Come From Out of Town

Come from a distance of 200 miles, such a trip will be more than repaid by the remarkable offerings that await you here.

Crowds are certain to respond to this sale, and it will prove to your decided advantage to plan on an early attendance.

Please Read—

In this sale as at all times your complete satisfaction is of first importance.

Our policy of a courteous exchange or a willing refund of the purchase price of any garment with which you are not entirely satisfied prevails in full force during this sale.

We Urge Comparison

We urge it on the basis of quality, style, workmanship and value—knowing that through comparison the magnitude of our offerings will be best appreciated.

Extra salespeople to render quick service. Every garment is plainly marked. Just pay one-half the original selling price.

**Haas Brothers**

Brown Block

The Shop for Women

16th and Douglas

**Insurance Christmas Gift of Omaha Companies**

Plan Adopted by 40 Firms; Amount Totals \$70,000,000

Employees Name Beneficiary and Are Protected Against Accident as Well; Officials Enthusiastic.

The Christmas spirit in the business houses in Omaha has been expressed this season in the form largely of gifts of life insurance. Some of the business firms are presenting these policies as Christmas presents. Others are announcing the renewal of policies issued in previous years.

In each case the insurance covers the lives of employees for the benefit of the employee's beneficiary. It also protects the employee in case of total and permanent disability. In the event the employee leaves the firm he is given the right to take over the policy and to personally continue the payment of premiums.

The largest of these group policies is that of the Union Pacific system. It protects the lives of nearly 39,000 employees for a total of nearly \$64,000,000. It has been in effect since January 1, 1917. More than 1,000 claims have been paid under this policy.

40 Companies Insure. Indeed, the idea of employee with group insurance is becoming such a popular one in Omaha that employees of some 40 local business institutions are now protected to an amount well over \$70,000,000.

The largest concern presenting life insurance to its employees this Christmas is the Fairmont Creamery company. This company has obtained a group insurance policy insuring 1,400 of its employees in Omaha and in its many other plants. The lives of these employees are insured for a total of \$1,600,000 under a policy which becomes effective Christmas morning.

Like most other policies under which employees of Omaha business organizations are protected, the Fairmont insurance provides that the company shall pay all the cost. It also provides that those insured must have been in the employ of the company for six months. Employees then automatically become insured for \$500, an amount which increases with length of service up to \$2,000. Within a few months 200 more employees of the Fairmont company will be eligible for the insurance, bringing the total number insured up to 1,600.

Officials Enthusiastic. Officials of companies which have given group insurance plans thorough tryouts are enthusiastic over the results. They say it builds greater community of interest, results in less changes in personnel—two results which lead to improved efficiency. They also cite many cases where dependents of employees have been saved from suffering by the insurance.

"In the seven years which we have carried group insurance we have had five deaths, and in several of the cases dependents were actually saved from want by the insurance," said C. N. Robinson of the Byrne & Hammer Dry Goods company. "Our policy insures employees from \$1,000 to \$2,000, depending on whether they are married or single and on their length of service. The results have been wonderful."

"Just recently the widow of the manager of our hotel at Sioux Falls received an insurance check for \$2,500," said E. C. Eppley, owner of a chain of hotels including Hotels Fontenelle and Rome in Omaha. "She received the check just eight days after his death."

Although the Storz-Western Auto Supply company obtained its group insurance late this summer, Louis H. Storz says it is "working out wonderfully." This despite the fact that thus far there have been no claims. Employees of this company are insured from \$500 to \$5,000, according to length of service.

By a strange quirk of fate the late E. E. Bruce, who was largely responsible for adoption of the group form of insurance by E. E. Bruce & Co., five years ago, was the first one in the organization to die. The claim resulting from his death is the only one since the insurance went into effect. He was president of the company. The 70 employees of the company are insured for from \$500 to \$2,000, depending on length of service. The company pays all the premiums.

C. R. Belden of Thompson-Belden company, leaves welfare work to employees' association. It is operated entirely by them, and takes care of all emergency cases. The employees are enthusiastic about it. They say the Beldens contribute so liberally to the association and because of this fact it cannot fail to succeed. Miss Bertha Meyer is treasurer of the welfare association, which has been operating for eight or nine years.

Once upon a time, however, if reports may be believed, the association did try out group insurance. But, as Mr. Belden remembers it, the group insurance plan didn't work. It wasn't the fault of the plan, however, but of the employees. None of them died. There being no claims for insurance, the association finally decided to quit paying premiums.

1,000 Policies at Carpenter. There hasn't been a death among employees of the store since July of 1919, although the store takes pride in its many old employees. The association gives parties on such occasions as Christmas, by the way, which are attended by the Beldens. This, however, is an unusual case, as is demonstrated by the Carpenter Paper company, which insures each of its employees for \$1,000. The insurance has been in effect for 10 years and nine deaths have resulted in the paying of \$3,900 to beneficiaries. Incidentally, the Carpenter Paper company is presenting its married employees with turkeys and its single employees with the equivalent in money. Fully a score of other companies are giving turkeys to employees.

The Harding Cream company is another of the big Omaha concerns which renews its group insurance each Christmas for older employees as a practical means of showing its appreciation and observing yuletide spirit. Employees of this company are insured for \$500 after six months' service, and this amount increases to \$2,000 with longer service. There has been only one loss in five years, when \$1,500 was promptly paid to dependents of the deceased employee.

Employees of Thomas Kilpatrick are insured for \$500 after six months of service. After two years of service their insurance increases \$100 a year up to \$2,000. There has been only one claim in five years.

The 92 employees of the Federal Reserve bank branch here are insured for the total of a year's salary. There have been four deaths and a total of \$7,500 has been paid to beneficiaries. Employees of the United States National bank are insured for \$1,000. There have been no deaths since the policy became effective three years ago. Although it is a secret, it is interesting to know that each employee of the bank will receive a \$10 gold piece as a Christmas present.

Employees of Welch's restaurants are to receive "useful Christmas gifts," owner John Welch said. His employees are insured for \$1,000 after they have served three months; \$2,000 at the end of a year and \$3,000 at the end of two years. The policy has been in effect four years and two claims totalling \$2,000 have been paid. There has been only one claim on group insurance carried by the Yellow Cab company for its 190 employees during the last four years, according to S. A. Houser.

Gordon Van Believes in Plan. A group insurance policy covering each of its 70 employees to the extent of \$1,000 was taken out a few weeks ago by Gordon Fireproof Warehouse & Van company. This plan provides that the company and employees share the expense of the premiums.

Employees of the United Cigar stores are insured for from \$1,000 to \$2,000, according to their positions with the company. As a Christmas gift the company gives them 2 per cent on all merchandise sold during the month of December.

In addition to furnishing group insurance for its employees Paxton & Gallagher company, following its usual custom, will give employees turkeys, candy and cigars for Christmas.

Barkalow to Give Bonus. Barkalow Brothers company furnishes group insurance for its employees and also is planning to present them with a cash bonus.

Karl E. Vogel of the Omaha Steel Works announces that each employee there is being presented with a goose for Christmas. Mr. Vogel is enthusiastic over the success of the group insurance plan at the works, which insured all employees for \$500 after they have worked six months and for \$1,000 after a year's service. The Omaha Steel Works also has a relief association to which the company and officials contribute \$1 a month, which furnishes complete medical attention for all employees and their families.

Rites Held at Liberty Church for T. D. Gore. Beatrice, Dec. 24.—Funeral services for T. D. Gore, farmer and stock raiser, east of Liberty, were held yesterday at the Christian church at Liberty, the sermon being read by the Rev. Mr. Burnham, the pastor. Burial was in Liberty cemetery. Mr. Gore was 62 years of age and is survived by his widow and two brothers. He had been a resident of that section of the county for more than 40 years.

New Yorker Santa Claus to 40 Families in Albion. Albion, Dec. 24.—Santa Claus will visit 40 families in Albion this year, leaving a large bushel basket containing the makings of a complete Christmas dinner, including a dressed turkey, and a goose. These will be left where there would not otherwise be a Christmas dinner different from the ordinary. This is made possible through the generosity of Norman Peters of New York City. Mr. Peters spent his boyhood in Albion and having prospered above the average man, shows his gratitude in this way.

Omaha business concerns playing Santa Claus to employees this year by presenting them with group insurance or by renewing old policies:

Name	Number of employees insured	Total amount of insurance
Union Pacific railroad system	38,716	\$63,897,831
Fairmont Creamery Co.	1,400	1,600,000
Omaha Branch, Federal Reserve bank	92	182,500
United States National bank	118	118,000
Welch's restaurants	150	150,000
Harding Cream Co.	250	450,000
Standard Oil Co. of Nebraska	250	500,000
Thomas Kilpatrick Co.	250	500,000
Carpenter Paper Co.	165	165,000
L. G. Soup Co.	90	27,000
Travelers Insurance Co.	50	100,000
Prudential Insurance Co.	50	100,000
American Smelting & Refining Co.	200	200,000
Byrne & Hammer Dry Goods Co.	(No estimate available)	1,500,000
Eppley Hotel system	70	105,000
E. E. Bruce & Co.	70	105,000
Yellow Cab & Hireage Co.	200	200,000
Gordon Warehouse & Van Co.	65	78,000
United Cigar stores	16	32,000
Levi Button & Finishing Co.	40	40,000
Paxton & Mitchell Co.	450	450,000
Midwest Electric Co.	50	50,000
Barkalow Bros. Co.	50	50,000
Union Outfitting Co.	150	300,000
Baker Ice Machine Co.	120	240,000
Omaha Co-operative Co.	65	32,500
John Deer Plow Co.	200	400,000
Nebraska-Louis Steel Tank Co.	100	100,000
Metzger Motor Co.	40	160,000
Storz-Western Auto Supply Co.	70	140,000
Pantum	50	50,000
Beebe & Runyan	100	100,000
Reddy Clothing Co.	70	70,000
Eggers-O'Flynn Co.	212	106,000
Omaha National bank	120	120,000
United States Trust Co.	20	20,000
Omaha National bank	120	120,000

(Note: Inasmuch as the number of employees and the amount of insurance to which they are entitled, based on length of service and salary, are constantly changing, many of the total coverage figures are only estimates made by company officials.)

\*Indicating that concerns are including branches outside of Omaha.

Employ employees are insured for \$500 after they have been employed by the system for three months. In the course of two years the amount of insurance increases to \$2,000. Insurance for executives is greater. As a result of the plan Mr. Eppley says the turnover among employees has been cut down to 15 per cent, which is unusually low in the hotel business and an assurance that well-schooled employees are always on hand.

The Eppley system also is giving its employees a bonus totaling approximately \$16,500. The bonus is in the nature of a Christmas present. It is to be presented to employees Christmas morning by managers of the various hotels.

The Union Outfitting company is another Omaha organization which has recently arranged for group insurance for all employees of six months or more. The policy became effective this fall, but officials do not regard it in the light of a Christmas gift. It insures employees for from \$1,000 to \$2,500.

Two Claims Paid. Only two claims, totalling \$4,000, had to be paid by the insurance company handling group insurance for Beebe & Runyan Furniture company during the last six years, according to Don Lee, of that company. This was because among the 100 employees of the concern there were only two deaths. Beebe & Runyan employees are insured for \$1,000 after a year's service; for \$2,000 after five years of service; and \$3,000 after 10 years. The company pays all the premiums.

The 120 employees of the Baker Ice Machine, most of whom have been employees here for more than 5 years, will receive a Christmas card in their pay envelope, announcing that their group insurance policy, ranging from \$1,500 to \$2,000 has been renewed for another year. This is a welcome message to them, for they value the insurance highly, especially since four fellow workers have died and their claims, totalling \$5,000 have promptly been paid to dependents.

Ed P. Smith of the Omaha Co-operative company considers group insurance the "finest means of showing appreciation to employees." His company pays all the cost of insuring all employees for \$500, and during the last year four claims totalling \$2,000 have been paid.

Started by Late E. E. Bruce. Although the Storz-Western Auto Supply company obtained its group insurance late this summer, Louis H. Storz says it is "working out wonderfully." This despite the fact that thus far there have been no claims. Employees of this company are insured from \$500 to \$5,000, according to length of service.

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FOR MOTHER A FINE NEW GAS RANGE XMAS CONVENIENT TERMS Gas Department METROPOLITAN UTILITIES DISTRICT 1508 Howard St. AT 5767

If You Are Seeking HEALTH Investigate Chiropractic No matter what your disease may be, you can investigate with safety, as no qualified practitioner will accept a case he cannot help. Hours, 9 A. M. to 8 P. M. Members "Omaha Atlas Club"

THE THOMAS CHIROPRACTIC OFFICES 1712 Dodge, Gardner Bldg., AT lantic 1293

Meeting the Right People HUNDREDS of BUYERS and SELLERS MEET EVERY DAY THROUGH THE WANT-AD SECTION

"Noel, Noel, Noel, Noel, For Christ is born in Israel." I heard the bells on Christmas Day, Their old familiar carols play, And wild and sweet the words repeat Of peace on earth, good will to men! —Henry Wadsworth Longfellow. Thompson, Belden & Company