CO-OPERATIVE HOME BUILDING

Successful Convention of the Nebraska League of Local Associations.

STATE REGULATION AND EXAMINATION

Good and Bad Features of the Present State faw-Amendments Suggested-Instructive Address by Experienced Association Men.

The first annual convention of the Ne braska State League of Local Loan and Building associations, held in Lincoln last Tuesday, furnished gratifying evidence of a general awakening among co-operative building societies. Every association of the league was represented and considerable important

business was transacted. The constitution of the state league, hastily drafted at the preliminary meeting in September, was materially altered. A provision was adopted under which the league is pledged to render every possible aid in law cases appealed from district courts in which the issues involved are by the executive committee deemed of general interest. The weaker associations will thus receive material assistance in prosecuting in the state supreme court any of the general questions affecting building associations. Another change excludes proxies in the convention, and another makes the sum of annual dues in proportion to business transacted.

Benefits of Co-Operation.

Mr. Thomas J. Fitzmorris of Omaha, president of the league, delivered an address flustrating the benefits of building associations, the defects of present state law and the necessity for more effective state supervision. "Co-operative building associations," said the president, "may justly claim to be public benefactors. They make homes grow where none grew before. They inculcate economy among breadwinners. They lead the straugling by easy steps from the exactions of the landlord to a position of independence. They stimulate and foster the desire for home in every heart and lead to its fulfillment. They are a diand lead to its fulfillment. They are a direct, positive incentive to individual prosperity, and consequently an important fac-tor in the permanent growth of the com-munity where they exist. An economic movement combining such yast possibilities for the public good should be surrounded with every safeguard that honest, disinterested forethought and experience can sug-The State Law.

In the main the Nebraska law governing building associations was, the speaker held, an effective barrier to fraudulent concerns, if its provisions were diligently enforced. He urged that one feature of the law was particularly obnoxious. A portion of section 2 permits associations, if so disposed, to tax withdrawing members with a prorata share of expenses "and other charges." rata share of expenses "and other charges."
It developed in the discussion which followed that this provision was worked into the bill while pending in the last legislature by a lobbyist who claimed to represent the Knights of Labor, but who in reality was working for the Iowa Nationals. Mr. Fitzmorris declared the law placed a premium on dishonesty. No association honestly conducted would enforce a provision so unfair. Yet there are a few associations which not only exact "expenses associations which not only exact "expenses associations of charge," last duchass theory." and other drawing stockholders with delays in payment until he is ready to sell his claim for a pittance of its legal value.

Instructive Examples.

Instructive Examples.

An example of the operation of this feature of the law taken from actual experience was cited. An investor took five shares of stock in a state national, paying \$10 initiation. Monthly payments amounted to \$1.20 per share—\$1 to the loan fund and 20 cents to the expense fund. The total payments in four years amounted to \$298. For the privilege of withdrawing he paid \$2. Out of the total of \$300 paid in, the investor received \$278.40, including 8 per cent interest, a net loss of \$21.60. Five shares in any genuine local association held for four years netted an investor \$44.58 on an investment of \$289.50, paid in monthly installments of \$1 per share. The examples cited illustrate the difference between the speculative and co-operative loan and building associations. The former is a legalized remnant of foreign associations which have taken \$300,000 out of the state and put most of it beyond out of the state and put most of it beyond the reach of investors.

Long on Promises.

Strange as it may appear to those un-familiar with the methods, the concerns which refund the smallest amount promise the greatest returns to investors. The highwayman who persuades a belated traveler to give up his purse secures on the amount in vested in a revolver a per cent scarcely equalling the promises of the average national. "You don't have to die to beat national. "You don't have to die to beat this game," was the significant phrase used in the early days of the Iron Hall. The motto developed into a prophesy. Many thousands of people who wanted to get something for nothing can testify to the melancholy fact that the officers did not die in order to beat the game.

"The lesson experience teaches!" said the

order to beat the game.

"The lesson experience teaches," said the speaker, in conclusion. "is that states should enact laws which will be a guaranty of safety for the savings of the wage carners. It is not expected that the state will act as guardian for fools with money, but it is its duty to legislate against fraudulent concerns seeking business in the state and to stringently regulate and supervise all financial institutions organized within its confines, and stitutions organized within its confines, and especially those intrusted with the savings of wage earners."

Building Association Legislation.

Mr. C. F. Bentley of Grand Island, the well known banker, read a carefully pre-pared paper on building association legisla-tion. Mr. Bentley is a close student of financial and economic movements, has taken netive interest in their development in Ne-braska, and his views are entitled to great sweight. It is impossible here to do more than outline the chief points of the address. What the state shall do for its citizens,

and how far it shall interfere with their actions, are two questions that confront alike the practical legislator and the student actions, are two questions that confront alike the practical legislator and the student of the science of legislation. Theoretical answers are many and varied. The practical answer is shown in the legislation of today, which is strongly in favor of enlarging the limits, both of what the state does and what it forbids. One great field of enlarged legislative activity has included measures making it possible for individuals to associate themselves in the form of corporations for the purpose of carrying on enterprises that could not well be conducted by individuals. One class of corporations that seems to have chaimed special attention consists of co-operative societies. The societies are composed of a number of persons generally of limited means, organized for mutual benefit. It would seem at first thought that all the law need do for such associations is to facilitate their formation, but experience teaches that many of them embody additions to and deviations from the fundamental idea of co-operation, which require legal restriction.

What the State Should Do.

What the State Should Do.

In determining what the state shall do and what restrictions it shall impose, a knowledge of the wants of the associations and of the abuses and perversions to which they are subject is necessary. The experience of the past ten years is a safe guide. The first thing that can be done is to facilitate incorporation, to exempt them from the operation of usury laws and to legalize certain transactions with minors and married women. In general, laws now comprehend the following features: What the State Should Do.

1. State regulation and examination.
2. Holding associations to the true standard of co-operation.
3. Forbidding the introduction of burdensome and inequitable features into the plan. ganization. Restrictions tending to secure safety

Bad Features of the Law.

With regard to the Nebraska law, Mr. Bentley thinks it satisfacto y in most respects, and has done a great deal of good in protecting the people of the state against the extortions and impositions of psuedo building associations. To make it as nearly perfect as present conditions warrant, it should be amended as follows:

1. Limiting capital stock to \$2,000,000. At present there is no limit.

2. Requiring associations to pay withdraw-

tions are not to occur.

Law Points.

ing stockholder an equitable share of profits.

a. Providing that not profits, except the reserve fond, shall be divided ratable among all members without distinction.

4. Prohibiting expense funds.
5. Prohibiting the circulation of prospectuses containing promises that are impossible of fulfillment.

6. Requiring foreign associations to reflic copies of laws, articles of incorporation, to, when applying for a renewal of certifi-ale. ALL ORDERS DECLARED AGAINST CHRIST

Secret Society Organizations.

while giving due regard to the dangers and annoyance that arise from attempting to regulate every trivial matter by law, it must still be remembered that in an organization that undertakes to invest the savings of the wage earner, even trifling deviations from the correct path are sometimes attended with danger, and that the way must be marked out very plainly if deviations are not to occur. Some Resolutions That Will Interest Goat Riders What the Societies of the State and City Have Been Doing During the Past Week.

The Minnesota Christian association is the name of an organization which finds exist-Mr. J. W. Carr of Omaha discussed the many legal questions raised in court cases in which loan and building associations are involved. While associations endeavor to avoid litigation, it is necessary to frequently enforce contract rights against borrowers. In all such cases the vital principles of cooperation are attacked. Fortunately the vast majority of the precedents established by courts in the eastern states sustain associations in all important points. Courts generally hold on the main point of attack, that of usury, that co-operative building associations are in the nature of a copartnerence in the state of Minnesota and recently held a session at New London, in the county of Kandiyohi. The association is an organization of the different denominations and has for its object the crying down of secret fraternal societies. A set of resolutions were adopted, and are as follows:

Whereas. The overwhelming Importance of the anti-secret reform is but very partially realized; and, whereas, there is a deplorable indifference to the subject among the majority of the churches of the land;

First—Resolved, That we endeavor, by the help of God, to arouse the attention of pastors to the evils and dangers of the secret lodge system. that of usury, that co-operative building as-sociations are in the nature of a copartner-ship. A member is necessarily a lender, placing his money in the association and sharing in the profits. If at any time he be-come a borrower, he does not lose his character as a lender, because he is still a sharer in the profits. He is therefore estopped from pleading usury. Some associations, however, weaken their defense by enforc-ing exorbitant fines. Fines should be reason-able, and should not be multiplied every month on installment remaining unpaid. to the evils and dangers of the secret longe system.

Second—Resolved, That we commend to all pastors favorable to this reform, wisely and discreetly, but faithfully, to instruct their members as to the evils of secretism, and enjoin upon them to do the same by their children, especially by private conversation and the faithful distribution of facts upon the authlest.

menters as a lender, because he is still a reer in the profits. He is therefore extopped a pleading usary. Some associations, every, whether their defense by enforced, and should not be multiplied every at the on installment remaining unpaid.

dr. Carr e viewed at length decisions dered by various courts, and successful parried a running fire of questions.

Fractleal Operation.

Mr. G. M. Nattinger of Omaha followed the apaper on the practical operation of an and building associations, work in this city reten years, his experience and recommendations are of general interest. "If there is or one thing that should be specially aid Mr. Nattinger, "it is the tendency to alk speculative loans; consequently every et of bylaws should be so framed as to induce nonborrowers, at the proper period, to become borrowers, or to accept the amount of their investment with a reasonable rate of profit. Many secretaries fall into the rut of count, when not to exceed one-eighth should be apportioned the first year. A most important question now is to ascertain a correct and simple method of formulating enemies. Correspondence with eastern secretaries fall and the question, Mr. Nattinger recommended a fixed rate of the most equitable system. It was his experience and recommendations are appreciated and the proportioned the first year. A most important question now is to ascertain a correct and simple method of formulating enemies. Correspondence with eastern secretaries fall and the question, Mr. Nattinger recommended a fixed rate of the most equitable system. It was his experience and recommendation of the proportion of the first year. A most important question now is to ascertain a correspondence with eastern secretaries fall and the question, Mr. Nattinger recommended a fixed rate of the proportion of the first year of the proportion of the proportion

Improved Order Red Men. The annual meeting of the Great Council

of Nebraska was held in Lincoln November

22 and 23. The session was well attended

and there were the most encouraging reports from all over the state. The reports of the great chief of records, J. H. Flanagan, showed fourteen tribes on

Dennis, Lincoln. The next meeting of the great council will be held in Lincoln on the second Tuesday in November, 1893.

Yah-Nun-Dah-Sis tribe, No. 2, at its last regular council in the sleep of the 28th sun of Beaver moon, elected the following chiefs to the acquired town. Sachon G. G. Den.

Knights of Pythias.

Sylvan lodge of Genoa has elected the fol-lowing officers for the ensuing year: E. C. McMillan, chancellor commander; A. J. Taber, vice chancellor; L. G. Flesher, prelate; William Kennedy, keeper of records and seals; S. L. Harris, master-at-arms; F. Wake, master of exchequer; M. E. Olson, master of finance.

Order of the Eastern Star.

evening the grand matron, Mrs. Billings,

Royal Arcanum.

Royal Arch Masons

The order continues to grow in membership in Nebraska and new chapters are being organized all over the state. Thursday

master of finance.

year are: President, Thomas J. Fitzmorris, Omaha; first vice president, Charles J. Phelps, Schuyler; second vice president, Dr. J. J. Willey, Wahoo; third vice president, G. G. Beecher, Columbus; secretary and treas-urer, C. W. Brininger, Grand Island.

EDUCATIONAL. Here is the "college yell" of the Central university, Kentucky, "Brackety, Kax, Kowax, Kowax, Brackety, Kax, Kowax, Kowax, Wo-opp, Wo-opp; Hullabaloo—C. U., C. U."

Foundations are being laid for Harvard's new Bruce photographic telescope. This is to have a twenty-four inch object glass, making it the largest instrument of its kind in the world.

A proposition has been made to endow a North Carolina college by insuring, the lives of fifty men for \$10,000 each, and as they are gradually worked off by Father Time the fund will accrue.

Boston university has just established a omprehensive university settlement modeled after the famous Toynbee hall in White-chapel, London. The region chosen in Bos-ton is Poplar street, in the heart of the West End section.

The registration in the University of Michigan up the Thanksgiving recess was 2,079, distributed as follows: Literary, 1,393; law, 604; medical, 440; dental, 192; pharmacy, 80; homeopathic, 70. Secretary Wade says that the registration for the year will exceed 2,800, if the present rate of increase is maintained.

Great effort is being made to interest women in legal study, and at the New York university a course of free lectures has been arranged, at the close of which certificates of proficiency will be awarded. Twenty scholarships have been offered to women, and a \$200 prize will be given by the university and the Woman's Legal Educahighest examination.

The famous Bryn Mawr school near Philadelphia has for its medical director a lady. Dr. Kate Campbell Hurd, who is the daughter of a physician, and after her col-lege course had practical experience in lege course had practical experience in hospital and dispensary in Boston, then took up athletics under Prof. Sargent, and finally visited England, France, Germany and Scandinavia to study her specialties still

Henry H. Rogers of New York, in behalf Henry H. Rogers of New York, in behalf of his son Henry H. Rogers, jr., and his daughters, Miss Mary H. Rogers, Mrs. Carra Rogers-Duff and Mrs. Ann E. Rogers-Benjamin, presented a deed of trust to the town of Fairhaven recently of a library building known as the Milliceat library, named for a deceased sister of the donors. The library is to be cared for without expense to the town, a fund having been established for the purpose. The building is said to have cost over \$100,000, and will contain an claborate memorial window. an elaborate memorial window.

The report of the superintendent of public instruction of Wyoming gives the following statistics: Number of school buildings, 226; number of schools taught, 334; teachers employed, 79; pupils enrolled, 9,426; average wages paid teachers, \$54.23; average cost per pupil, \$2.97; total cost of the schools for the year \$216.754 feb. the year, \$216,564.68. The report shows an increase of about 20 per cent in the attendance over that of 1890 and a decrease of about 15 per cent in the wages paid teachers.

THE CHAMPION HUGGER.

A Festive Texan Hugging Gotham Girls by the Wholesale.

Henry J. Preece, a music dealer from Dallas, Tex., was committed for trial in New York on the charge of hugging a lady shopper in that city. At the preliminary hearing he had a large number of friends on hand to testify to his good character, his excellent business qualifications, his good family and his fine social connections. None of them, however, could swear that Freece was innocent of the charge of hugging Mrs. Jane Howard of Brooklyn and her daughter. On the contrary, the evidence against the prischer was very conclusive. Justice Ryan read a letter which he had received from a man who signed himself Edward B. Morgan, is which the writer asserted that he had seen Freece act toward fifteen other women in Twenty-third street in the same manner as alleged by Mrs. Howard.

"To dignify his action by calling it 'embracing.'" wrote Mr. Morgan, "is putting it altogether too mildty."

H. S. Gordon, a Fifth avenue piano dealer. hearing he had a large number of friends on

H. S. Gordon, a Fifth avenue piano dealer, protested that Freeco must certainly be innocent: that there was nothing in his past conduct to warrant the belief that he could be guilty of such actions, etc. Freece is Mr. Gordon's Texas agent.

At the regular convocation of Damascus chapter No. 25, held Monday evening at Norfolk, the following elective officers were chosen and will be installed January 6; W. Herman Bucholz, high priest; ernest H. Tracy, king; Silas G. Dean, scribe; George L. lies, secretary; Samuel W. Hayes, treasurer. Installation will take place at the January 6 meeting. be guity of such actions, etc. Freece is Mr. Gordon's Texas agent.

"If," said Justice Ryan with impressive earnestness, "this man is the paragon of excellence you would have me believe, his refined instincts should revolt against the perpetration of such disgraceful conduct. I hold the prisoner in \$500 bonds for trial."

Freece is about 5 feet 7 inches tall, with brown eyes, smooth skin and a fine profile. January 6 meeting. At a regular convocation of Hastings chap-ter No. 21 the following officers were elected far the ensuing year: W. S. McKinney, high pricat; A. R. VanSickle, king; W. H.

BEHIND LODGE ROOM DOORS Marshall, scribe; George H. Pratt, treas urer; J. W. Harris, Geretary. The installation will be held Tankday, January 10.

Council of Princes of Jerusalem, Ancient and Accepted Scottish Rites of the United States jurisdiction of this city, elected officers Thursday Svening, December 8, as follows: H. W. Pinney, M. E. S. P. G. M.; H. A. Haskell, G. H. P. D. G. M.; Charles V. Mos, M. E. S. G. W.; John Hamilton, M. E. J. G. W.; Adolph Meyer, V. G. treasurer; H. C. Barron, V. G. secretacy; M. I. Baker, M. of C.; W. P. Coe, Almoner; Alfred Jeffries, M. of E. Minnesota Preachers Issue a Bull Against all

Independent Order Odd Fellows.
The members of Shelton lodge, No. 141, have selected the following officers and will nstall them the first Saturday evening in January: A. Meyer, N. G.; S. S. Allen, V. G.; R. Mitchell, R. S.; Joseph Owen, P. S. George Nixon, treasurer; A. N. Murphy, H. C. Bull and Joseph Owen, trustees.

CONNUBLILITIES.

Van Gilding-Could you marry a man who your inferior! Prunella-I suppose I shall

A wedding notice in a Maine paper the other day ended with the words, "No cards, no cake, nobody's business."

A Boston girl is said to have carried out Emerson's injunction, whitch your chariot to a star," by marrying a policeman. The engagement is announced of Miss A. Isabel Bartlett, a noted Brooklyn belle, to Herbert Cheney, of Cheneyville, Conn.

Kate—I really couldn't have refused Jack—he proposed so gracefully! Hay—No wonder! He has had lots of practice, you know. The engagement is announced of Miss Florence Miller, daughter of Attorney Gen-eral Miller, to Mr. Chifford Arrick of Wash-

According to a recent decree of the Austrian courts of law, concealment of age on the part of a bride is sufficient to invalidate the marriage.

Miss Maud Lorillard and Mr. T. Suffern Tailer, both New Yorkers, are to be married early in February and will pass the honey-moon period in Florida.

moon period in Florida.

A Manitou, Mich., young woman received a letter from a Kansas man, in which he devoted seven pages to telling of business, crops and politics. In a postscript he said he would like her to marry him.

George W. Sweet, representing a trade periodical of Chicago, closed several days of unusual extravagance in Canton, O., by cloping with Mrs. John Gibson and her mother. Gibson if a watchmaker, and his mother-inlaw, a widow, has been living with him.

law, a widow, has been living with him.

A railroad employe on a Wisconsin line stole a kiss from a pretty passenger. The young lady sued the company for damages, and was awarded \$1,000. With the money thus obtained, her lover, a young clerk, established himself in business, and the couple have become wealthy.

Emma (who has over \$20,000 a year of her

own)—Do you think, Fanny, that he loves me for myself alone! Fanny (who has had experience)—Yes, indeed! Of course he cannot marry your money without you, and I really think he would as soon love you with it; and that is a very passionate sort of love-for a man.

The marriage of Mrs. Frank Worth White to Mr. Foxhall Kenne in New York last week was a quiet affair. The bride wore a gown of pearl graw cloth with a bell skirt and a long waist. The sleeves, which were large and puffed, were of velvet, a shade darker than the skirt, and a deep collar of the same material layers of the same material. the same material was edged of braid. As the braid of the silver b unished the outfit.

The engagement of Miss Grace Wilson, the The engagement of Miss Grace Wilson, the sister of Mrs. Ogden Goelet of New York, to Hon. Cecil Baring, of London is broken off because it is said they latter could not make an amicable financial arrangement with Mr. R. T. Wilson. An Englishman in every case demands a dot with a millionaire's daughter, and, in fact, will not enarry without the settlement on himself—and wife of a countries. tlement on himself and wife or a compe

Z. L. Gofert of Little Rock, Ark., who is described as being neither good looking nor intelligent, has been marrying at the rate of intelligent, has been marrying at the rate of four wives a year since 1881, without waiting for either death or the divorce courts to free him. He has married a girl in nearly every county in Arkansas, with a lot of Missouri girls thrown in. His last marriage was with Miss Della Dawson of Ripley county, Missouri, last May, whom he deserted shortly afterwards. Flanagan, showed fourteen tribes on the reservation, with a membership of nearly 2,000, and increasing rapidly. The following great chiefs were elected and raised up: Great sachem, H. S. Hotchkiss, Lincoln: great senior sagamore, E. A. Tucker, Humboldt; great junior saga-more, E. B. Warner, North Platte; chief of records, J. H. Flanagan, Omaha; keeper of wampum, C. L. Eaton, Lincoln; prophet, J. T. Hedrick, Tecumseh; representative, S. J. shortly afterwards. One thousand, one hundred and seventy-

nine pounds of avoirdupois were represented in the couple who were married at Huber's museum in New York the other day. The bride's name was Miss Annie Bell She is now Mrs. Chauncey Morlan. Sh wore a white satin dress cut princesse, with

wore a white satin dress cut princesse, with bengaline over the petticoat. The bridegroom is rather a heavy set person, or what would be called chunkily built. He was arrayed in the conventional black.

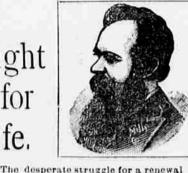
It has become quite an English and American custom for the bridegroom to give a souvenir gift to each bridesmaid, and it has become almost a nuisance, for the gifts are often of value. Usually a bangle or a small brooch and a bouquet are all that is expected. If the groom belongs to a bouting or sporting of Beaver moon, elected the following chiefs for the ensuing term: Sachem, G. G. Dennis; senior sagamore, William Young; junior sagamore, Charles Cline; keeper of wampum, J. H. Flanagan; chief of records, F. G. Howell; prophet, A. M. Butler.

The tribe is growing in membership very rapidly, and it is expected that another tribe will soon be organized. The regular meetings are held Monday evenings at Red Men's hall, Continental block. If the groom belongs to a boating or sporting club or is a horseman, or has any decided fad, he gives a gift bearing his colors or emblem. There are many devises in bridesmaids jewelry, supposed to be peculiarly suitable to the sentiment of the occasion, among them a bell for the bangle, modeled after a his-toric bell and covered with inscriptions of good luck and good wishes.

master of finance.

The Greeley lodge has elected the following officers: Past chancellor, J. R. Hanna; chancellor commander, E. T. Conklin; vice chancellor, T. D. Connell; prelate, E. C. Smith; master-at-arms, H. E. Lisle; keeper of records and scals, J. R. Swain; master of exchequer, G. W. Doyle; master of finance, E. J. Esgate; trustees, T. J. Doyle, H. S. Young, W. A. Wright.

Mount Nebo lodge No. 150 of Oxford has chosen the following officers: Past chancellor, E. W. Knowlton; chancellor commander, E. E. Cone; vice chancellor, J. A. Perkins; prelate, H. H. Anderson; master of exchequer, Avon Arnsberger; master of finance, George Ayer; keeper of records and scal, T. F. McPrang; master-at-arms, W. T. Pettygrove. The officers-elect will be installed the first Tuesday in January.



of the joys of health is a spectacle most painful to behold. Every victim of

Nervous. Chronic

assisted by four members from Hebron, or-ganized Vashti chapter, U. D., in the Ma-sonic hall at Fairbury. The chapter starts with a membership of forty-two and will hold meetings the second and fourth Fri-days of each month. The officers elected are as follows: Matron, Mrs. J. P. Peter-Private are as follows: Matron, Mrs. J. P. Peterson; worthy patron, John Gellatly; assistant matron, Mrs. Dr. Dodge; secretary, Miss Ada Morrison; treasurer, Mrs. John Gellatly; conductress, Mrs. J. Sarbach; associate conductress, Mrs. E. W. Mason; Ada, Miss Lora Nelson; Ruth, Mrs. R. Agnew, Esther, Miss Effie Hanchett; Martha, Mrs. S. Pearson; Electa, Miss Cynthia Brock; chaplain, Mrs. Dr. Pritchett; warden, Mrs. James Jackson; sentinel, E. L. Cline. Diseases

knows but too well the horrors of that almost hopeless combat; and every one of the many thousands who have been completely cured of these distressing and dangerous maladies by these unrivaled specialists, the famous

Union Pacific council, No. 1009, held its annual election of officers Monday evening, with the following result: with the following result:

Regent, A. P. Connor; vice regent, I. O. Rhoades; past regent, J. B. Sheldon; orator, C. B. Gedney; chaplain, F. L. Gregory; secretary, C. A. Fowler; treasurer. William Gyger; collector, Georger Dyball; guide, Charles L. Gyger; warder, H. A. Sander; sentry, R. E. McKelvy; trustees, William M. Giller, F. L. Gregory and A. E. Hutchinson, Knoxall council, No. 1464 of South Omaha, has elected officers for the ensuing year as follows: Past regent, John Martin; regent, H. J. Reiser; vice regent, J. C. Carley; orator, William Goodman; treasurer, Joseph Sipe; secretary, C. L. Mullen; collector, T. J. Laur; chaplain, M. G. Zerbe; guide, Will Burger; warden, Lou Martin.

Royal Arch Masons.

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TAVING fully made up my mind to go out of the jewelry business, I shall not allow anything to stand in my way looking toward a clean sweep. The stock of

WATCHES,

GOLD or SILVER

CLOCKS.

---AND---.

LL JEWELI

of whatsoever description must be gotten rid of before the first day of January next, and I know of no more effective way than for you to

YOHB

With that object in view you can, between the hours of 2:30 and 5 and 7 and 9 p. m. of any week day, pick out what you want and hand it to the auctioneer, who will offer it

AUCTION

at once. The store is open all day from early morning till late at night and those who prefer can make their purchases

PRIVATE SALE.

LADIES' DAY Monday.

At all times ladies are welcome, but they are specially invited to be present on Monday, when many interesting novelties will be shown.

No finer line of jewelry and all else that goes to make up a firstclass stock can be found, and when coupled with my extraordinary low prices, you can not afford to miss my sale.

 $\mathbf{N} \cdot \mathbf{B}$

The genuineness of this sale is without question, owing to circumstances over which I have no control. Convincing evidence will be given, however, to those who call.

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