CO-OPERATIVE HOME BUILDING

A City's Proud Pre-Eminence Largely Gained by That Means.

THE PRINCIPLE AND THE APPLICATION

An Exhaustive Inquiry Into Building-Loan Associations Instituted by Congress-Summary of the Work of the Nebranks State League.

A late publication descriptive of the city of Philadelphia contains an instructive chap ter on co-buerative home building from the pen of Mr. Addison B. Burk, assistant managing editor of the Public Ledger. Mr. Burk has made allfe study of building and loan associations, and has been identified with them almost since their inception, and is therefore qualified to trace their history and development and their influence in rearing the "City of Homes." In the opinion of Mr. Burk, building and loan associations were not the creators of the movement which makes Philadelphia pre-eminent as the city of homes. That movement had its inception nearly a century ago in a system of ground rent. It was practically a sale in fee simple, the former owner reserving to himself a rent out of the property amounting to 6 per cent on the assumed value of the lot. All increase of value which the growth of the city or their own labor put upon their property went to them.

The general plan of Philadelphia dwelling houses is also due to the fact that, being built to a great extent by people of small means, they were made at first no larger than necessity required and were gradually extended as the means of the owner permitted, and as the size of the family in-The distinctive feature of Philareased. The distinctive feature of Phila-delphia dwelling for persons of small means is that, whether large or small, it is well lighted, well aired, and admits of a decent living. Every room in the house receives light and air from windows opening on the street or on the yard, every room ex-cept perhaps the kitchen, is entirely sepeach perhaps the kitchen, is entirely sep-arate from all others; that is to say, the oc-cupants may pass by entry ways direct to the street from any room in the house with-out passing through other rooms. Each house is also provided with a yard or garden, and these grouped together in the cen-ter of a block, form a large open space common to all the houses above the six feet fence line, while each yard is, nevertheless, the exclusive adjunct to the house to which it is attached. The greater portion of the dwellings are also provided with bathrooms, supplied from the city works. The plan developed by experience, and not the work of any one architect, is so good and compact that on lots fourteen and fifteen feet front by fifty feet deep comfortable dwellings with 144 square feet of yard space, and containing from six to eight rooms, are erected and supplied with the essential conveniences of the best modern dwelling. As a rule, however, the lots are sixteen to eighteen feet in frontage and from sixty to 100 feet in

The great bulk of Philadelphia dwelling houses range in value, including lot, from \$1,000 to \$3,000. There are, of course, a large number ranging in value from \$5,000 to \$75,000, and for the latter sum a house can be bought fitted for the home of a well-to-do merchant. When building societies were in-troduced in Philadelphia fifty years ago they simply found a congenial soil, and flourished on that account. They did not create, though they have stimulated the desire for the ownership of houses, and at a time when the sales of lots on ground rent were less common than formerly, they provided a ready means for poor people to ob-tain homes of their own. It is an old story that the term building society is a misnomer, and that Phimdelphia building societies are really co-operative saving funds and loan

The system in the simpler forms may be made plain in this way: One hundred men, each able to save one dollar a month, in order to strengthen each other in their purpose to save, to put their money tountil each shall have ac lated \$200. It is easy enough to see that if each man is prompt in his payments the strong box will be ready to be opened for a dividend of the savings at the end of 200 months. If each monthy payment stands for a share of stock, then each share will be worth \$200 at the end of 200 months.

The Essence of Co-Operation. But we will suppose that as soon as th

agreement has been entered into, by which 100 men came together monthly and put \$1 each into a common fund, one of the mem-bers suggests that instead of allowing the money to lie idle in a bex they had better put it out at interest as they gather it each month, putting the securities for its return into the box, and the interest also as fast as earned. At a glance the members see that, by acting on this suggestion, they will accumulate the \$200 on each share in less than 200 months, perhaps in 180 months, when they will have paid only \$180 each. The suggestion is adopted, and now we The suggestion is adopted, and now we have a purely co-operative savings fund, with only one distinguishing feature, and that one of great value—the savings are compulsory and made at stated periods. The member does not lay aside in this fund his spare cash as humor to save prompts him, but enters into an obligation to pay so much per month. Now you have in this scheme as thus far developed the essential feature of our so-called building and toan associations. The other branches in which they engage, although they give character and name to the societies, are really incidental to one grand purpose, that of saving money by co-operation and by compulsory payment into the treasury.

Safety of Investments. The first problem that presents itself to the directors is how to use the money collected the first month. The purpose of the society will be destroyed if the money is not safely invested. Shall it be put in government bonds at a low rate of interest or invested in bonds and mortgages, with real estate security, at a high rate? If the latter course is adopted to whom shall it be loaned? John Smith, who is not a member of the society, desires to borrow, but so also does Peter Brown, who is a member. If the society should lend to Peter Brown it will have security additional to that represented by his bond and mortgage in his stock growing in value month by month. To get this adin value month by month. To get this ad-ditional security for all the money it lends, ditional security for all the money it lends, and at the same time to secure a higher rate of interest for his money than could be obtained from government bonds, the society determines to lend only to its members. Now it appears that other members besides Peter Brown wan, to borrow the first month's collections. How shall it be decided between them. Obviously the fairest plan is to let them bid one against the other, and lend it to the man who is willing to give the highest premium over and above the fixed or legal rate of inwho is willing to give the highest premium over and above the fixed or legal rate of in-terest. This course, is adopted, and the society finds itself in possession of two sources of profit, interest on loans to its own members and premiums for the prior use of money collected. It is manifest now that in-stead of requiring 200 or 180 months in which to accomplate in a strong box enough money to accumulate in a strong box enough money and securities to divide ₹200 per share it will only take say 160 months.

Purpose of Fines.

In the course of time, some one of the members fails to pay his instalment. If this should be permitted it is manifest that the member withholding his deposit and depriving the society of its use will, in the end, have an advantage over his fellow members. To check this a fine is imposed when instalments are delayed, so that the fine may surve as a penalty as well as relimburse the society for the loss of the use of the money. Another member finds that he cannot keep up his payments, or he desires to move to Another member finds that he cannot keep up his payments, or he desires to move to another part of the country. To accommodate him the society agrees to open the strong box before the appointed time, give him what he has paid in, with some portion of the profit already and cancel his stock. Now it is seen that there are, besides faterest, three sources of profit, namely: Premiums arising from competition for the loans, penalties for nonpayment of dues, and a portion of the profits withheld from members who fail to remain in the association, and whose stock is canceled. And so

the features of a Philadelphia building socicty are developed.

At last, somewhere between the tenth
and eleventh years, when from \$120 to \$133
have been paid in on each share, the strong
box is found to contain securities or money
sufficient to divide to all the shares of the
borrowers and nonborrowers, \$300 each.
The time has come for the society to be
"wound up," technically speaking. Each
holder of an unborrowed or free share gets
\$200 in cash. Each borrower is entitled to
\$200, but he owes \$200, for which the society
holds his bond and mortgage, so the account holds his bond and mortgage, so the account is squared by the cancellation of the mortgage. The society thus described is a single series society. Stock is now issued in series, but the principle remains the same. The series are treated as partners with interest in a husting society. in a business common to all proportioned to their investments, and the times for which the investments have been made.

Lowering the Interest Rate. or many years building societies of Philadelphia had no competitors in loaning money for the purchase of houses. As money became cheaper capitalists began to com-pete, and at the present day one can borrow from individuals money on installment mortfrom individuals money on installment mortgages so framed that the conditions and results to the borrower are substantially the
same as though he had become a member of
and borrowed from a building society. This
condition will only last, however, as long as
money is cheap. A capitallist will not lend
on such favorable terms unless forced to do
so by the market conditions.
Computes statistics respecting building so-

Complete statistics respecting building so-cieties not attainable. It is known, however, that Pennsylvania contains at least 1,400 societies, and that about 450 have their offices in Philadelphia. If they have an average of 1,000 shares and 200 members each, and the shares of stock have an average value of \$90, then the 1,400 societies have 280,000 members and \$126,000,000 of assets. Mr. Burk concludes that Philadelphia has at all times fully \$40,000,000 invested in building societies, and that the members put away nearly \$5,000,000 annually in these compuisory savings funds. Nearly all of these savings are ultimately invested in little homes and that is why the builders of Philadelphia erect many thousands of small houses every year.

Collecting Statistics. The absence of accurate information regarding the growth and present condition of building and loan associations is a source of general regret. The marvelous development of this phase of co-operative effort has, in various states, received the attention of the law makers, and departments have been created to supervise and restrict their operations. In these states statistics have been collected, but the number is limited and therefore form only a part of the whole. The long-felt want will be supplied presently. Pursuant to an act of congress directing the department of labor to collect and diffuse mformation relating to the means of promot-ing the material, social, intellectual and moral prosperity of the people, it has undertaken an exhaustive inquiry into the opera-tions of building and loan associations in view of the important part which their net surplus of over \$500,000,000 plays in the finan-cial operations of the country outside of banks and clearing houses. This important work has been under way for a year or more, and probably another year will be consumed in securing and compiling the necessary in-formation for a complete report on this branch of co-operation.

An Exhaustive Inquiry. Mr. Frank J. Sheridan, special agent of the department, will conduct the inquiry in Nebraska. He has given Omaha associa-tions considerable attention during the past

week, and will visit Lincoln and several other cities in quest of statistics. The range of inquiry outlined by the department is extensive, embracing several important features neglected by state deimportant features neglected by state de-partments. It will cover the various sys-tems in vogue, both local and national, the total business of each, number of shares issued, number in force, their aggregate value, plan of distribution of profits, loans made, number of loans refunded and the rate of interest and premium. Particular attention is directed to determining whether the majority of shareholders are of the the majority of shareholders are of the wage-carning classes, by inquiry into the occupations of shareholders. The inquiry will also determine what per cent of loans are made for the erection of new homes, and whether the claims of associations as home

builders is well founded The importance of the work undertaken by the national government is appreciated by all association men, and Mr. Sheridan may be assured in advance of the cheerful massistance of secretaries in Nebraska. It will be remembered Mr. Carroll D. Wright, chief of the department, gave an outline of the investigation in an address at the World's fair congress last June. With incomplete returns then at hand he estimated there were 5,860 associations in the country at the close of 1892, with 1,655,456 shareholders and net assets amounting to \$496, 928,405. When complete returns are in the totals will be largely increased. For instance, in the estimate Mr. Wright credits Nebraska with 47 associations. It should

The League Convention.

Following is the call for the second annual convention of the Nebraska State League of Local Loan and Building Associations: The second annual convention of the Ne raska State League of Local Loan and braska State League of Local Loan and Building Associations will be held at Lin-coln, Neb., Tuesday, December 12, 1893. Each association is entitled to two dele-gates. It is desirable that delegates be

chosen as early as practicable, and that you notify the secretary of the league of you

The true worth of an organization is best ascertained by an examination of its record The state league was formally organized in September, 1892, for the purpose of drawing together in bonds of unity legitimate cooperative associations, to secure a better en-forcement of the state law, and to check the operations of fraudulent corporations masqueracing as "building and loan associa-tions." To these ends the executive officers bent their energies, and were instrumental in accomplishing the following benificent re

 The refusal of the State Banking Board to grant certificates to foreign associations to do business in Nebraska. 2. Defeat of the bill to repeal the home stead act of 1873, introduced in the legisla

ture by interested nationals.

3. Protest of the league against the constitution and by-laws of an Omaha national approved by the State Banking Board, and amendments ordered.

4. Protest of the league against the con

stitution and by laws of a Lincoln national, approved in part by the State Banking

Board, and amendments ordered. The first of these results constitutes in itself a triumph for legitimate co-operation. By its decision the State Banking Board es-By its decision the State Banking Board es-tablished a precedent of great value and gave substantial effect to the letter and spirit of the building association law. An attempt to smuggle through the legislature a repeal biti was promptly met and defeated. Two new associations sought charters au-thorizing them to operate on the national plan. The league contested the applications successfully, forcing both to reconstruct

their constitutions and by-laws in contorm

ity with law.
The experience of the year emphasizes the fact that persistent watchfulness and united effort are necessary if we maintain our van-tage ground. The opponents of honest cooperation are active, persuasive and un-scrupulous. Possessing ample means, they are able to command the services of experiare able to command the services of experienced agents and keep them constantly on
guard, noting every move and ever ready to
take advantage of official favor or neglect.
Their activity will be of little avail, however, if all locals in the state co-operate with
the league. To place the burden on the
shoulders of a few and ask them to bear the
brunt of the battle and the expense is manifactly unjust and soling. Every association brunt of the battle and the expense is manifestly unjust and selfish. Every association shares directly in the benefits and ought to co-operate in the work. What can be accomplished by sixty associations acting in unison may be measured by the work performed by one-third of that number during the year.

Results outweigh a ream of argument. The league submits the record and invites the thoughtful consideration of directors, especially the officers of associations not members of the league, confident that they will realize the advantages of union and join in making the league the bulwark of honest co-operation.

Co-operation.

Associations not members of the league are invited to appoint delegates to the convention. Questions of general interest to local associations will be discussed and im-

portant papers read.

Delegates will meet at the Lincoln hotel at 10 o'clock a. m.

THOMAS J. FITZMORRIS.

C. W. BRINNORR, President.

Secretary, Grand Island, Neb.

DeWist's Witch Hazei Saive cures burns.

BURNED WHILE HELPLESS

Mrs Oron Dies Because She Discovered Burglars in Her Room.

FRIGHTFUL FATE OF AN ILLINOIS WOMAN

Two Burglars, After Beating Her Into Insensibility, Set Fire to the House and Try to Escape—One Shot, the

Other Free

CHICAGO, Nov. 4 .- At an early hour this morning one of two burglars who entered the house of Frank B. Wheeler at Wilmette, near this city, was killed, the house was fired, and Mrs. Cron, the mother-in-law of the householder, after having been beaten by the robbers, was burned to death.

Mr. Wheeler was awakened by a noise in the house, and securing two revolvers, began an investigation. Upon entering the upper hall be saw a light in Mrs. Cron's room and a pile of plunder before her door. Starting toward the door, he saw his mother-in-law lying on the floor, her face and nead covered with blood, and before he could enter a man rushed from the room and past him down the stairs. Mr. Wheeler opened fire. At the first shot the burglar stumbled, and as five more bullets followed in rapid succes-

sion, he fell unconscious in the lower hallway. At that moment another man, alarmed by his comrade's fate, broke from the hall and started across the adjacent prairie with Wheeler in hot pursuit. After emptying his remaining revolver and losing sight of his man, Mr. Wheeler returned and found his house ablaze, probably fired by the burglars to cover the evidence of their crime.

Help was called, but it was too late to save Mrs. Cron, who was dead when taken from the house, her head and limbs having been burned away. The fire was extinguished before the building was consumed.

The injured burglar, with six bullets in his body, was removed to Evanston, but died on the way. He was well dressed, about 25 years of age, and had the appearance of having been a clerk or professional man. In his pocket was found an expensively bound testament upon the fly leaf of which was written "Paul F. Logan, 382 Fremont street, Louisville, Ky.," and "From Mother

The search of the police has as yet failed to locate the burglar who escaped.

Nothing else to indicate the dead burglar's Nothing else to indicate the deal outputs identity could be found and a description of his comrade is lacking. The body will be held at the Evanston morgue until the coroner disposes of the case. A deputy coroner reached Evanston this morning and made arrangements to hold an inquest. Mrs. Cron's body was taken to the same morgue

Cron's body was taken to the same morgue and an inquest on both will be held at once. The raid had been well planned. The burglars were familiar with the habits of the household. Mrs. Cron was known to be wealthy. During the recent panie in Denver she withdrew 4,000 from a bank in that city and kept it for some time in the house at Wilmette. It was deposited in a Chicago vault, and had the raid been successful, the burglars would have been disappointed in their plunder.

Mr. Wheeler's statement, given this afternoon, is that three burglars instead of two as first peported, reentered the bouse. When he saw the intruders two were carrying a trunk down stairs, having left Mrs. Cron's room. While the shots were being fired a third man ran from cover and joined his comrade in fight.

Mrs. Cron was 75 years old and a state of Carada. She had made her from cover and joined his comrade in fight.

Mrs. Cron was 75 years old and a
native of Canada. She had made her
home with Mr. and Mrs. Wheeler for some
time months. She was quite wealthy and
wore costly jewelry. Last night it lay in
her room. On the body of the dead burglar
were found several rings and pins taken from the dsad woman's room

FIGHT WITH HIGHWAYMEN.

Grain Merchant and His Clerk Held Up in the Suburbs of St. Louis.

St. Louis, Nov. 4 .- An early morning battle ith highwaymen near the southern end of this city resulted in the serious, possibly fatal, wounding of two men, one on each

As John Bobbing, a well known grain merchant, with his clerk, John Berhart, was returning from the city to home south of Carondelet, he was halted by three highwaymen, who enforced their demands for money with pistols. Bobbing and Berhart refused to give up, whereupon the latter and the robbers indulged in battle, in the course of which Bobbing was unarmed and received three bullets in his body. Two of the wounds are serious, possibly fatal.

One of the highwaymen was so seriously wounded that he had to be carried away by his companions, all three escaping. They secured no money.

UNLUCKY LUCKEY.

entenced to Be Hanged for Murdering His Nearest Relatives. BROCKVILLE, Out., Nov. 4 .- Charles Luckey, who has been on trial here for some time charged with triple murder, was last evening found guilty and sentenced to be hanged December 14. On October 8, one year ago, Luckey's father, sister and stepmother were murdered at New Bliss, twenty miles north of this town, and their farmhouse was set on fire to conceal the crime Young Luckey was arrested on suspicion having admitted that he had a grudge against his stepmother. He maintains his innoceace, however.

VENGEANCE FOR A COMRADE.

Italians in a Derailed Train Get After th Crew with Knives.
SPRINGFIELD, O., Nov. 4.—Near St. Paris.

O., eighteen miles north of this city, a worl train loaded with Italians was derailed last night by one car breaking down. One Italian was killed and 17 injured two or three of them fatally. After the

wreck the Italians drove the train crew away with knives. The injured have been brought here and are now in the city hospital.

ESROUTE TO NEW YORK.

Actor Curtis Reported to Have Fied from

California in Disguise. CHICAGO, Nov. 4.-Reports received from Denver say that M. B. Curtis, the actor, who recently disappeared from his ranch in California is flying toward New York as fast as steam can carry him. It is reported that he left San Francisco Wednesday afternoon disguised until he should cross the California state line. It is further reported that he passed through Colorado Springs and should have reached the Missouri river this morning over the Rock Island.

Confessed to a Flendish Crime. CHATTANOOGA, Nov. 4. George Kennedy, one of the white men arrested on suspicion of murdering Night Operator Lowry at Shellmound, Tenn., a few days ago, has confessed to the crime. He says he and his cousin. John Kennedy, who is also under arrest, went to the depot on several occasions to hold up the operator and rob the station, but they could not gain an entrance. Finally John shot the sleeping operator through a window and they both crawled into the room, robbed the place and left. It was the most flondish murder ever committed in this section and the feeling committed in this section and the feeling against the prisoners is intense,

Fed at the City Hall. SAN ANTONIO, Tex., Nov. 4.—Seventy-five unemployed men arrived here from Cali fornia by a Southern Pacific freight train,

84.00 Silk Chenille PORTIERES

ABOUT THAT LITTLE FIRE.



\$12.00 CHENILLE PORTIERES Now \$6.50.

EVERY PAIR CURTAINS WILL BE SOLD

REGARDLESS OF COST

\$12.00 **LACE CURTAINS** Now \$7.00.

ALL CURTAIN Loops and Fringes SMALL FRACTION OF COST.

\$18.00 Cherille Curtains

ALL \$20 Lace Curtains

Go for \$16.

Now \$7.50.

Fires are of two kinds-good ones and bad ones. The one which broke out Monday morning on 4th floor, came near being a very bad one. Fortunately it was put out in time to save the building. It therefore was one of the good kind, because it left some goods which are practically intact and will afford buyers an excellent opportunity to get some exceptional bargains.

The fire was in the curtain and upholstery departments. Come Monday and secure first pick of chenille portieres Nottingham lace, Brussels, Irish point curtains, draperies, curtain loops, fringes at such prices as make it impossible for you to resist buying. We are going to make a clean sweep of it and let the public have the goods.

REMEMBER, we received liberal treatment from the insurance companies and can afford to let the public have the benefit. We quote a few sample bargains.

Come early, as scores of buyers have been in during the past week asking to have goods laid aside.

\$27.50 Velour Curtains For \$12.50

AII \$80.00

LACE CURTAINS For \$15.00

A Fine Assortment of

Upholstery Goods.

Very salable. Will be sold way down

A LOT OF

\$55.00 Silk Curtains

For \$25.00. All perfect.

ALL ODD CURTAINS WILL BE SOLD FROM

50c to \$1.00 Each,

Including all the fine ones.

A FEW Silk Velour Curtains

For \$50.00

There are many other We'll be ready Monday. bargains awaiting you on our 4th floor. Come and see them.

88.00 Silk Chenille PORTIERES

\$400

The Morse Dry Goods Co 16th and Farnam Sts.

\$16.50 VELOUR CURTAINS *5°°

the crew being unable to prevent their passage. They marched to the city hall, where they were fed by the city marshal. THE THEATERS.

"A Night at the Circus," with joily Nellie McHenry, whom everybody knows and admires, as Mile. Electra, the dashing circus rider, and Mile. Madelaine Milan, a demure ittle Quakeress, twin sisters, will begin a three nights engagement at Boyd's this (Sunday) evening. New music, new specialtics and an all round clever company is promised. For Miss McHenry personally no recommendation is needed. All know her as the brightest, cleverest, jolliest soubrette now before the American public. The novelty of "A Night at the Circus" is the last act, which represents the dressing tent of The Great Imperial circus, with a view of the ring and the audience at the back. In this act Miss McHenry appears as the queen of the arena, in full circus rider's costume, on the back of a beautiful white horse. Since the company was seen here a year ago last July it has practically been reconstructed, and now Miss McHenry is able to present the ablest company with which she has ever been identified. The engagement is for three nights.

Charles A. Gardner, the versatile German dialect comedian, who is familiarly known the country over as the sweet singer, will appear at the Fifteenth Street theater this afternoon and evening, opening a four nights engagement in a new play entitled "The Prize Winner." Dr. E. A. Wood and James R. Garey are the authors of the work. which is a comedy-drama. The scene is laid at Halle, near Innspruck, in the Austrian Tyrol. Time, the present. In the character of Karl Wagner, Mr. Gardner has ample scope to display his varied talents, and he

scope to display his varied talents, and he has seven new songs, including "The Turner's Triumph, "Wand Drill," "If My Heart Could Speak," "The Butterfly," "The Flower Girl," and "The Wedding Bells." The music is by Gustavo H. Kilne, the author of "The Lilac."

"The Prize Winner" is pronounced by competent critics to be Mr. Gardner's most successful venture. The characters of the play are all strong, and the situations are natural possibilities and intensely interestnatural possibilities and intensely interest ing, and in several instances startling, while the comedy running through the work is sufficiently strong to affect the pathetic scenes and keep the spectators thoroughly amused. A Tyrolean sextette of fine singers will warble songs of the Tyrol in the progress of the performance.

The wonderful versalitity and genius of Felix Morris, who has achieved distinction among the world's players as being inimitable, will, in the program laid down for his engagement here, beginning Thurs. for his engagement here, beginning Thursday night, add importance to the season's amusement of which we may be proud.

There seems no limit to this actor's versatitity. He has been seen in a number of characterizations in one evening, and so thoroughly becomes the character represented the actor is entirely lost, and will be demonstrated in the delightful plays to be given. Mr. Morrist will be seen in seven given. Mr. Morris will be seen in seven different characters, and as many as three at each performance, all being totally discipling.

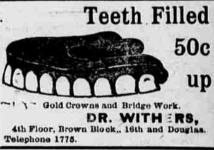
Thursday night and for the Saturday matinee, as the old impoverished French musician in "The Old Musician," Major do Boots in "The Major," followed as Cousing Joe, a rustic Yorkshire lad, in Buckstone's little play of that name. Friday night Mr. Morris plays two characters in "Champagne". Morris plays two characters in "Champagne",
Lord Cavendish, an Englishman, and
a French count, which will be
followed with "Cousin Joe", and
the engagement will close Saturday
night with "The Vagabond," Mr. Morris
playing Jim, an old vagabond, also Mr.
Moses, a cockney Jew, in the comedy farce
"Moses," followed again with "Cousin
Joe."

The plays will be staged with completnes The plays will be staged with completness of rare detail and the cast will introduce Mrs. Harriet Otis Dellenbaugh, Miss Florence Wood, Miss Jane Stuart Miss Jean Cove, Miss Sara Stafford, Mcs Anna Cowell, Arthur Byron, Kendall Weston, W. J. Constantine, Frank B. Hatch, Leighton Baker, F. J. Wiley etc

I'll Pull Your Tooth Out for MARIA DR. WITHERS. 4th Floor, Brown Block,, 16th and Douglas.

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A Hollow Tooth TEETH Dr. WITHERS, Telephone 1775.

minstrels will open a three-night engagement at the Fifteenth Street theater. They present an entertainment not less brilliant than that which has so frequently delighted the metropolis with its completeness. For years they have enjoyed the enviable distinction of being among the best, and their hold on public esteem and confidence was never stronger that at the present time due never stronger that at the present time, due to the care they have always successfully exercised in making their entertainment as refined as it is clever and amusing.

"Wholesome fun" and "The Hustler" have become synonymous terms to the theater-goer and the announcement of the early coming of this capital musical farce will be received with general gratification. All the funny comedians, pretty girls and interesting novelties of the season, together with a really clever vehicle for their display, are promised in "The Hustler," and past experience teaches the play-patron that he may depend upon the promise being fulfilled. "The Hustler" cames to the Boyd next

The Carleton Opera Company, numbering forty people is booked to appear at the Fifteenth Street theater in the near future for a short season, appearing in a select reportoire of standard comic operas.

Merit Will Tell.

Cook's Imperial Extra Dry Champagne re-ceived both medal and diploma from World's Columbian exposition, the highest prize in the power of the judges to bestow. Thinks the Transfer Illegal. LOUISVILLE, Nov. 4 .- The deal to transfer the Chesapeake & Ohio Southwestern to the Louisville & Nashville and Illinois Central is thought by able lawyers to be unconstitutional. The Chesapeake & Ohio South-western and Louisville & Nashville are both chartered under the laws of the state of Kentucky, which forbid amalgamation of

Time He Was Arrested. CHICAGO, Nov. 4 .- A. B. Potter, claiming to be the son of a wealthy lumberman of Phillips, Wis., was arrested here today charged with having swindled G. M. Briggs

of Minneapolis out of \$115. Only two weeks ago Potter married the daughter of W. W. Hall, a wealthy merchant Next Thursday evening Bosenns Bros'. baving met here during the World's

fair at the State of Maine hotel. The marriage, which was a runaway affair, took place at Tiffin, O. The day after the marriage some one in Tiffin discovered that Potter was wanted in several places in Indiana and Illinois. Mrs. Potter said she had given her husband all her jewelry and he had pawned it. An officer claims to have recognized Potter is a person who had been sent to the bridewell seven years ago on a charge of forgery. charge of forgery.

SHERMAN ON BILVER. He Speaks to a Large and Enthusiastic

Audience in Concinnati.
CINCINNATI, Nov. 4.—In the course of his speech at the Central Turner hall here last night Senator Sherman spoke principally on silver. The speech was received with the greatest enthusiasm by the crowded audience. He said that a year ago he had the honor to introduce the same repeal bill into a republican senate which had just been passed by congress, that it passed the senate and was defeated in the democratic house. Speaking of the purchasing clause, Senator Sherman said: "We have in this country gold and silver

"We have in this country gold and silver as the basis of all our money—gold and silver which for 500 years have been recognized by the nations of men as the best standards of value known to humanity. All our foreign operations are based on these double standards. But they are also based upon the idea that these two metals, which I may say were given by God for the use of man must be maintained with each other: I may say were given by God for the use of man, must be maintained with each other; that we cannot have any difference in our kinds of money and the republican party has taught and promuigated the idea that not only gold and silver must be maintained at a parity with each other, but that all forms of money, whether treasury notes, greenbacks or any other treas-money, shall be maintained in purchasing power at parity with each other. That is the fundamental idea of the republican party."

As to why we should suspend the purchase of silver bullion he said: "We have now in the treasury of the United States or in cirthe treasury of the United States or in circulation among the people in the form of
silver coin, \$677,000,000. We knew that if
this sum was added to to any considerable
extent the effect would be that the business
men of our country—those who deal in
money—would feel that that sum could not
be maintained upon the parity of gold coin,
which is the standard money of our country.
Therefore, as between these two kinds of
money, gold would be demonstized, be

hoarded or exported, and silver would be-come alone the standard of the country. We would be driven from a bimetallic standard to the single standard of silver, a constantly to the single standard of silver, a constantly depreciating commodity, and therefore we desired more than a year ago, before Cleveland was thought of for president of the United States, or at least before he was nominated, to arrest that, but the democrats said no, the populists said no, and we were compelled to drift along."

His speech was largely on the silver question. He discussed the local state issues, declared for free and fair elections throughout the nation and ended with a few words on the tariff.

CLUSING THE CAMPAIGN. Channey M. Depew Ridicules the "Legacy"

Cry of the Democrats. NEW YORK, Nov. 4 .- The last big republican rally of the campaign was held at Cooper Union last night. Chauncey M. Depew was loudly cheered. He said: "A year ago l stood on this platform, in the closing days of the last campaign, and I took occasion then to say a reversal of the government's policy

would result disastrously." Mr. Depew went briefly over the recent aspect of the silver question and the financual distress.

"When the republican party went out of power," said he, "with the Sherman bill still in operation, we were in the very zenith of our prosperity. If the republican party of our prosperity. If the republican party had stayed in power we would still be enjoying that prosperity. I read Senator Hill's speech made in Brooklyn a few nights ago and I am here yet. It consists of two things. One is the attempt to account for the distress of the country, the other the defense of Isaac H. Maynard.

"He says the distress was caused through republican legacies. What were these legacies? One was the federal election bill; another, laws for the protection of the work-

legacies? One was the federal election bill; another, laws for the protection of the working people and still another the present banking system. Those are the legacies that have ruined us."

The nomination of Maynard, he declared, disgraced the democratic party.

Among the distinguished republicans on the platform were: Levi P. Morton. William M. Evarts. Cornelius N. Bliss, Joseph H. Choate, L. B. Cannon, Thomas C. Platt, Pierpont Morgan, Henry Clews. George Bilss, General Porter, W. Seward Webb, Whitelaw Reid, Brayton Ives and Bernard Bigelow.