

CALLED DOWN THE BELL

Energetic Rivals Secure a Connection and Do Some Effective Talking.

THE TUMBLE IN TELEPHONE RATES

Extension of Trolley Lines and Their Effect on Steam Roads—Legal Phase of the Industrial Revolution—Passing of the Horse.

The expiration of fundamental patents, the decision of the circuit court in the Berliner case and the more recent decision of the federal supreme court in the Patent case...

A few weeks ago a partial reduction was announced in Omaha and connected cities, coupled with the cheering information that the revised rates were granted by the parent company...

An effort was made in the New York state bill fixing maximum rates for telephone service in that state. When the bill was introduced the annual rates ranged from \$18 in towns up to \$12.50 in New York City and Albany...

SAMPLES OF CUT RATES.

To show what a fall in prices is going on, a few more cases may be cited. In Fort Kane, where the rate is \$48, a rival company is making contracts to make...

The Harrison company already has 169 local plants in active operation. In Topeka, Kan., the old rates were \$48 for business houses and \$36 for residences...

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RIVALRY MULTIPLYING.

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THE BELL'S RISE AND FALL.

It may be doubted if any single enterprise has reached such gigantic proportions in a dozen years as the Bell company.

Table with 2 columns: Item and Amount. Includes items like 'Total of telephones', 'Ex-territorial lines', 'Gross earnings', etc.

REAL ESTATE FORECLOSURES

Argument Against Legality of Appraisements Based on Temporary Value.

ORIGINAL VALUE THE TRUE CRITERION

Mortgage Protected by Power to Foreclose at Two-Thirds of Real Value—Any Reduction from Hard Times Value Would Be Legalized Hobby.

It is a notorious fact that loan companies require written applications for loans without any exceptions.

The agent of the company and the applicant agree upon the value of the property offered as security, which value is to be determined by two disinterested appraisers who are residents of the locality.

The company then in the due course of time offers to loan 60 per cent of the valuation of the security. In many cases they reduce the amount because they feel that the valuation is a little too high.

Not the least instructive feature of this inquiry is the fact that the lenders of the Pennsylvania supreme court, in a recent decision, held in effect that, when trolley roads extend beyond the boundary of a town or city, they lose their character as real estate.

PASSING OF THE HORSE.

A prominent electric company has collected the almost insupportable influence of the introduction of the electric car, taken merely on its one basis of replacing the horse for traction purposes.

IN CIVILIZED AFRICA.

Glimpses of Life in and About the Town of Johannesburg.

William Booth, a former resident of Wyoming, furnishes the Laramie Boomerang an interesting sketch of life in the southern section of the Dark continent.

The natives are the greatest source of interest to a foreigner in Africa. Their manner of living, habits and customs have been a great source of interest and study to me since I have been in this country.

The first sight that greets you at Cape Town is the negro. All the dock labor is to be seen. Not a white laborer is to be seen.

REVERSING THE CASE.

When mortgages are made would the mortgagor have considered the fact that their mortgaged lands for merely the amount of money borrowed upon them?

The audiences of the Swain Vinekananda, the handsome young Hindu, whose visit to the author, Kate Sanborn, was so amusingly reported by her in her "Adopted Farm," and who is just now giving a course of lectures in New York, are composed largely of women. The lec-

tures, on such serious subjects as "The Destiny of the Soul," "Our Relations with the Departed," and "The Religions of India," are delivered in a native tongue, consisting of a long, brilliant, and somewhat tedious oration about the waist with a red sash.

The supreme court of this state has held that the appraisement is not jurisdictional and also that it can be waived. Therefore, if the appraisement at the particular time can be waived by not taking objection at the expiration of the time, it can be waived by the parties who make the agreement, especially when the agreement upon what the real value is, at the time of making the loan, for that time.

The only reason the value of real estate, at the time of its execution, is not the mortgage, can be changed is on account of fraud, accident or mistake. I maintain that our statute requires the mortgagee to make a check to the great simultaneous scramble for money that oftentimes results as disastrously to society as the one-third of the value of the land in strength of certain existing values upon which they both relied.

The natural presumption is that land should in ordinary times sell at the enormous discount of a third of its value; and if it does not, the appraisement might have been made. Therefore, after the sale advertisement, a new appraisement at its real value is not necessary.

THE COST OF WARS.

A retired army officer in New York has collected important data on the cost of modern wars, and makes some interesting comparisons with the cost of the Japanese war now drawing to a close.

FEMININE GOSSIP.

An ingenious bride has evolved a happy scheme for keeping her husband true to the protestations of his wooing. The engagement was a long one, the love letters exchanged were many.

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BOSTON STORE 16 & DOUGLAS ST. FURNITURE and CARPET DEPARTMENT.

The Boston Store sold more Furniture on May 1st than all the other stores combined. The Bankrupt Sale of Holloway Smith's goods will continue until all are sold.

Table with 3 columns: Item, Price, and Sale Price. Lists various furniture items like Bookcases, Desks, and Beds with their original and sale prices.

The Best Goods and the choice of the stock is going off rapidly and you will be too late if you don't come early and get the first chance.

BOSTON STORE

THE PALACE OFFICE BUILDING OF OMAHA.

NOT A DARK OFFICE ROOM IN ANY PART OF THE BUILDING. INCANDESCENT ELECTRIC LIGHTS, PERFECT VENTILATION, NIGHT AND DAY ELEVATOR SERVICE.

THE BEE BUILDING. DIRECTORY OF OCCUPANTS. BASEMENT FLOOR, FIRST FLOOR, SECOND FLOOR, THIRD FLOOR, FOURTH FLOOR, FIFTH FLOOR, SIXTH FLOOR, SEVENTH FLOOR.