

HAYDEN'S CLOTHING SALE

Greatest Purchase and Sale Ever Attempted by an Omaha House.

Cohn, Wampold & Co., the Noted Manufacturers Close Out to Hayden Bros. their Big Surplus Winter Stock.

Over 2,000 Men's Suits Go in this Gigantic Sale at 50c on the Dollar.

For Style, Fit and Workmanship, These Suits Have Never Been Surpassed. Saturday This Entire Stock, Including the Very Best Will go on Sale in Two Lots, Giving you your Choice of Suits worth up to \$15.00 at

\$7.50 and \$5.00.

Lot 1, 1,100 Men's Fine Suits

From this purchase, in strictly all wool chevots and cassimeres, in all the new popular shades and styles, handsomely made up—lined with the strong and neat serge or Farmer's satin linings, silk sewed throughout, perfect fitting, manufacturer's regular price \$10.00, your choice in this grand surplus stock sale

5.00

Lot 2, About 900 Men's Elegant Suits

In fancy chevots, cassimeres, meltons and worsteds, 25 different styles to select from, in a great variety of handsome patterns, in all shades, light and dark colors, round corner, single or double breasted, square cut and all the new styles, all regular sizes, and in stouts and slims, artistically tailored, dress, dependable and fashionable suits, such values have never been offered in Omaha before at less than \$12.50 to \$15, your choice in this grand surplus stock sale

7.50

Attend This Big Overcoat Sale

Specials for Saturday at \$10.00 and \$12.50 in this grand sale at Hayden Bros.

12.50-10.00

Grand Hat Sale

Fashionable hats at the popular prices of \$1.50 and \$2.00. These are in all the new and approved shapes—Panamette, fedora and Derby, in all the late winter colors, sold everywhere at \$2.50 and \$3.00; sale price \$1.50 and \$2.00.

Great Cap Sale Saturday

Saturday we place on sale 300 dozen men's and boys' caps at one-half the regular price; heavy silk and satin lining, wide turn-down band to protect the ears; all the new shapes and colors, made to sell at 50c, 75c and \$1.00; sale prices 25c, 50c and 10c.

Boys' \$1.50 Sweaters at 50c

50 doz. boys' sweaters, fine all wool, in fancy stripes, for boys from 3 to 8 years, regular \$1.50 quality, at 50c.
MEN'S \$1.50 SHIRTS AT 40c.
300 doz. men's fine colored laundered shirts, made with separate cuffs, in the newest colors, not a shirt in this lot worth less than \$1 and a great many worth up to \$1.50. On sale at 40c.

In the High Grade Dress Goods Dept

In the high grade dress goods department we have special sale in winter suits. Everything must go now in order to make room for spring goods which will arrive after inventory. Be sure and examine Priestley and Lupin before buying a dress elsewhere.

Boys' & Children's Clothing Sale

A big new purchase of boys' and children's suits and overcoats at one-third to one-half the regular prices. Extraordinary sale Saturday at Hayden Bros.

Boys' suits, in double-breasted styles, made up to wear, correct in style, in cassimeres and chevots, gray and brown mixtures; regular \$2.50 values; special sale price..... **1.50**

Boys suits in a great variety of black, blue, oxford gray and brown patterns, in checks and Scotch mixtures, made with extension waistbands, double seat and knees, reinforced tape seams, many of the pants lined throughout, in vestes, double-breasted, Norfolk and three-piece styles; suits worth up to \$5.00; sale price only..... **2.95**

Children's latest attractive novelty suits in imported Scotch chevots, homespuns, English worsteds, cassimeres and chevots, all this season's latest colorings, in Russian blouse, sailor, Manly and Norfolk, with sailor collar effect; sizes 2 1/2 to 8 years; sale prices from..... **3.75**

Children's Jersey ribbed union suits, made of 3/4-fine wool worsted yarn, full winter weight, made with high cut front, giving full protection to the lungs and neck; also white and silver gray, regular \$2 quality, at \$1.50..... **1.50**

Ladies' extra heavy fleeced lined stock- ings, made of 3/4-fine wool, regular \$2 quality, at \$1.50..... **1.50**

Ladies' extra heavy fleeced lined stock- ings, made of 3/4-fine wool, regular \$2 quality, at \$1.50..... **1.50**

These are very popular styles. Let us put one on your boy and it will make him one of the best dressed boys in town. Made up in Russian pleated back and front, with belt to match; single and double-breasted, cassocks and the long-out, swagor style, in best Cambridge chevots, kerseys and friezes, in medium dark gray and brown mixtures, checks and overplaid; worth up to \$7.50; special sale price, \$5.00, \$4.00 to..... **3.00**

135 reefer, made in good, heavy, all-wool Irish frieze, in dark gray and brown mixtures, lined with a very fine flannel lining, for boys aged 3 to 8; regular \$5.00 values; special sale price..... **2.95**

185 boys' and children's reefers, made of fine grade blue chinchilla and friezes, some are made with large storm collar, cassimer lining; worth \$2.50; special sale price..... **1.25**

WASHING SALES in Every Department, SATURDAY

Do your holiday shopping now. Goods selected now reserved for you until you want them.

Underwear Sale

\$25,000 spot cash purchase best made underwear. On sale Saturday at Hayden Bros.

The newest, freshest, most stylish, best made, best fitting garments ever manufactured can be had in this sale at one-third to one-half the regular prices.

Ladies' fine combed Egyptian cotton ribbed vest and pants, front and back, silk croch neck, satin trimmed front, in silver gray and white, regular 80c quality, at 25c.

Ladies' flat knit vest and pants, in the extra heavy fleeced lined, tape neck and front, regular 60c quality, at 25c.

Ladies' Ometta Jersey ribbed union suits, made of 3/4-fine wool, front and back, of fine Egyptian cotton, regular \$2 quality, at \$1.50.

Boys' extra heavy flat fleeced lined combination suits, regular \$5 quality, at \$3.50.

Children's Jersey ribbed union suits, made of 3/4-fine wool worsted yarn, full winter weight, made with high cut front, giving full protection to the lungs and neck; also white and silver gray, regular \$2 quality, at \$1.50..... **1.50**

Ladies' sterling union suits, in the silk and wool, or silk, in blue or flesh color, will sell at..... **1.50**

Ladies' fine Jersey ribbed vest and pants, made of fine Australian wool, in black, white and silver, regular \$2 quality, at \$1.50.

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Saturday in the Bargain Room

Saturday we will still continue the great cut sale, 20c off the regular price on all the goods.

The newest, freshest, most stylish, best made, best fitting garments ever manufactured can be had in this sale at one-third to one-half the regular prices.

Ladies' fine combed Egyptian cotton ribbed vest and pants, front and back, silk croch neck, satin trimmed front, in silver gray and white, regular 80c quality, at 25c.

Ladies' flat knit vest and pants, in the extra heavy fleeced lined, tape neck and front, regular 60c quality, at 25c.

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Big Sheet Music Sale Saturday

We will place on sale some of our very latest sheet music at only 30c per copy.

The newest, freshest, most stylish, best made, best fitting garments ever manufactured can be had in this sale at one-third to one-half the regular prices.

Ladies' fine combed Egyptian cotton ribbed vest and pants, front and back, silk croch neck, satin trimmed front, in silver gray and white, regular 80c quality, at 25c.

Ladies' flat knit vest and pants, in the extra heavy fleeced lined, tape neck and front, regular 60c quality, at 25c.

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The Book Sale

The opening book sale of the season at Hayden Bros. Saturday. Holiday books for sale for the first time.

The newest, freshest, most stylish, best made, best fitting garments ever manufactured can be had in this sale at one-third to one-half the regular prices.

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Just Received, a Lot of Pretty Novelties in Overcoats for the Little Fellows.

These are very popular styles. Let us put one on your boy and it will make him one of the best dressed boys in town. Made up in Russian pleated back and front, with belt to match; single and double-breasted, cassocks and the long-out, swagor style, in best Cambridge chevots, kerseys and friezes, in medium dark gray and brown mixtures, checks and overplaid; worth up to \$7.50; special sale price, \$5.00, \$4.00 to..... **3.00**

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Waterproof Shoes

Are you what you wear? We have them with cork filled and vulcanized soles, every pair warranted to keep your feet dry and warm.

Men's vulcanized calf, worth \$3, at \$1.95.

Women's vulcanized calf, worth \$3, at \$1.95.

Men's vicid kid, worth \$3, at \$1.95.

Women's vicid kid, worth \$3, at \$1.95.

Men's heavy work, worth \$3, at \$1.95.

Women's heavy work, worth \$3, at \$1.95.

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BANKERS APPEAR AS BEARS

They Tell Board of Review About Value of Their Shares.

SOME INCLINE TO PESSIMISTIC VIEWS

Very Few Willing to Have Stock Assessed at Its Full Book Value or at Rate of Most Recent Sales.

The unusual spectacle of a group of bankers engaged in an earnest endeavor to depreciate the stock of their own respective institutions was presented yesterday to the Board of Review and a small gathering of casual listeners, and in the course of the proceedings some highly interesting and at times surprising information regarding banks and banking was disclosed. All of the national banks, with the exception of the Commercial, were represented officially, their representatives being Gordon W. Wattle, president Union National; C. F. McGrew, vice president Omaha National; Luther Drake, cashier Merchants National; M. T. Barlow, president United States National; Henry W. Yates, president Nebraska National; F. H. Davis, cashier First National.

On behalf of the board Chairman Rosewater stated that it was the purpose to secure from the gentlemen present such information as possible, to the end that an

adjustment of the bank assessments might be arrived at that would be equitable in relation to one another and fair in relation to the other business institutions.

Bankers Have Their Say.

Each of the bank representatives in turn was questioned as to the capital stock, surplus, undivided profits and real estate holdings of his institution, and the value of stock and time and amount of the last dividend. Nearly every one of them, in answering these questions, presented in some form or other a protest to the effect that the quotations on bank stock could not justly be taken as an indication of the value of the bank property, and that the banks had for some years been paying taxes from 50 to 200 per cent greater than any other class of business institutions employing the same amount of capital.

Gordon W. Wattle, president of the Union National bank, was first called upon and in response to questions stated the capital stock of that corporation to be \$200,000, the surplus \$25,000 and the amount of real estate \$5,000. The latest sale of stock of which he was informed was at 75 cents, and the highest at any time at \$1.15, that being before the panic. The latest dividend was 2 per cent. Mr. Wattle said, in speaking of the value of the stock of his bank, that he would consider 60 per cent a fair valuation for purposes of taxation. The stock quotations as presented in the financial publications, he said, could not be relied upon in any way as indicating the true value of stock.

Talks for Omaha National.

C. F. McGrew stated that the Omaha National had \$1,000,000 of stock, \$100,000 sur-

plus, \$50,000 of undivided profits and real estate valued at \$25,000. There had been no sales of stock another and fair in relation to the other business institutions.

He believed the stock would sell for 100 cents. He said he would consider \$400,000 a fair assessment of the property of his bank. The recent dividend had been declared in 1901 and the amount paid was 1 per cent.

Mr. Drake gave the capital stock of the Merchants National bank at \$500,000; surplus, \$100,000; undivided profits, \$25,000, and real estate, \$20,000. The real estate, he said, was valued too high by \$50,000 or \$75,000. The book value of stock, he said, was \$1.22, but that he did not consider a fair valuation for purposes of taxation, and he thought the assessment should be fixed at 70 or 75 cents. Some discussion as to real estate led to the statement on the part of the board that the real estate would be deducted from the amount of the stock in the assessment of banks, but that no bank would be permitted to put one valuation upon its real estate for that purpose and a lesser one for taxation as real estate.

Mr. Drake stated further that his bank had on October 1 last paid a quarterly dividend of 1 per cent. In this connection he observed that the bank had regularly paid 60 per cent as much tax as it had dividend, which was a general laugh.

Mr. Barlow and His Bank.

On the part of the United States National bank Mr. Barlow acknowledged \$400,000 capital stock, \$100,000 surplus, \$10,000 of undivided profits and real estate amounting to \$15,000. He said the book value of stock was \$1.25, but a sale had been made recently at \$1.10. The last dividend was ten years ago. Of the real estate mentioned in his statement Mr. Barlow said that \$15,000 was carried in another corporation, and the board then informed him that that portion would not be deducted from the amount of the bank's capital stock. When asked what the bank wanted in the way of a reduction Mr. Barlow said he desired to have the amount fixed at \$200,000 if it was to be on a sliding scale and subject to further manipulation, but if it was to be fixed by agreement, as last year, he would consent to \$275,000 as representing full valuation in relation to the 40 per cent valuation of last year. Mr. Barlow said that the banks had agreed to the assessment of last year, which at 75 cents, the last great world's war, they were being required to pay from 30 to 50 per cent more than any other class of business houses operating on the same amount of capital.

Nebraska National Statement.

Mr. Yates of the Nebraska National bank said his institution had now \$200,000 of capital stock, there having been a reduction of 10 per cent since last year. The surplus, he said, was \$50,000, the undivided profits \$3,000 and the real estate \$61,000. He said there had been no sales of stock for many years, but the book value was \$1.25 or \$1.26. Of the \$50,000 surplus, he said \$25,000 was premium on bonds and should be merely treated as the rest of the bank and assessed on the showing made.

Mr. McGrew pointed out that the banks were compelled to make a complete disclosure of all their property of whatever sort and could conceal nothing, while mercantile houses might make just such statements as pleased them.

Mr. McGrew inquired if in case the banks were to write and file sworn statements as to the value of the stocks those statements would be accepted by the board as the basis of taxation. This proposal the board rejected.

Mr. Barlow spoke at some length in an effort to explain the unprofitable features of the banking business, setting forth that a great proportion of the undivided profits were still to be earned and that there was a percentage of loss on the bills receivable.

Mr. Drake also argued that there should be some reduction for the losses on bills and Mr. McGrew said that the amount would run as high as 3 per cent at least.

At its afternoon session the board adopted the following resolution:

Resolved, That for the remaining days of its session the board will give no more hearings to complainants asking reductions of assessed values, but will confine itself to the work of review and hearing those cited to appear and show cause.

The new kind of General Arthur cigars are now on sale.

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