

UNDERWEAR

PRICES THAT MEAN

Downward Revision
of
Underwear
Prices
In our
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**More Money in
YOUR POCKET**

Boys' and Girls' Union Suits—Correct weight for now, our special \$1.00 grade.

69c

39c for Boys' Derby Ribbed Shirts or Drawers, 50c value.

CHILDREN'S FLEECE

Shirts or Drawers: nice, fine texture and cream color, up to 40c value.

25c

Boys' Union Suits, sizes 4 to 10 years; standard 50c quality.

39c

Regular \$1.00 Shirts or Drawers—75c
Regular \$2.25 Union Suits—\$1.75

**THE YOUNG PEOPLE'S
OWN STORE**

BINSON & THORNE

1518-1520 FARNAM STREET

state and the growth of every city in our state. With an increase in the population in the states west of us, and the development of their resources, the cities of the Missouri River valley are bound to grow because of the fact that what we distribute and what we manufacture goes largely to this western field. The growth of the cities means an increase in food consumption, which must be produced on our farms. Whether the farmers of the Missouri River valley will produce more for the local market and depend less upon crops of staples.

More People Are Needed.

Our problem in the Missouri River valley is not the same as that of the newer states to the west of us. The newer states need more people to develop their resources, while in the Missouri River valley our problem is to increase the volume of crops produced on our farms by using the best methods and taking advantage of the wonderful progress that has been made in the knowledge of what to grow and how to grow it. If we grow bigger crops—if we increase the income of our state, our population will take care of itself. In all these things is the aim of this exposition.

A still more important part, also the aim of this exposition, is that it should be made an over-land trade center. Not this shall be done depends, not upon the inclination of the management, but upon how the ideas are received by those who are, or should be interested. With a firm conviction that the purpose is one of the most vital importance to both the west and the east, the people of the half of the management, for a favorable verdict from the people of Omaha—from the people of the Missouri River valley in attending and asking their neighbors to attend this exposition and to study its exhibits, and the management of our great railway system and the people of the officials of our western states, our commercial organizations, and the people and the newspapers of the great west to unite in the common effort to carry forward the ideas on which this exposition has been founded.

GOVERNOR ARRIVES AT CLUB

Members of Reception Committee Entertain Him at Dinner.

Governor Aldrich, who delivered the principal address at the formal opening of the Land Show, arrived in Omaha from Lincoln at 5 o'clock last evening. He was met at the Burlington depot by Gould Dietz, and other members of the Omaha Commercial club reception committee, and escorted in an automobile to the club rooms, where he was heartily welcomed.

A part of the reception program that had not been scheduled nor anticipated was the greeting extended by scores of lusty-lunged boys, who had been marshalled under the leadership of "Moggy" Bernstein. The pioneer newsman and his faithful followers gathered as if by magic at the depot and sent forth well rounded and hearty cheers the moment the governor was recognized among the throng of passengers alighting from the train. The governor responded to the welcome with a few well directed words that greatly pleased the youngsters and their leaders.

After a brief period of hand-shaking at the Commercial club rooms, the governor was escorted to the Rome hotel by about eighteen members of the club. Though small and unpretentious, the dinner table the form of a banquet, at which R. J. Ellick presided as toastmaster. There were several short responses.

C. C. Rosewater was introduced to the governor as one who had made it possible to arrange the western land products exhibit. Mr. Rosewater made a brief reply in which he gracefully divided the honor among the lieutenants who have so ably assisted him in bringing the land show to full realization. He spoke of these who had so untrillingly assisted him in this vast work and thanked them for their efforts.

After the banquet the governor was escorted in the Auditorium by the Commercial club committee, and immediately upon his arrival the program arranged for the formal opening of the land show was started.

ANNOUNCES VOTE ON U. S. SENATOR

and we are about to witness the institution of postal savings banks to encourage thrift among the poor and make their savings secure.

"Only since this legislative assembly have we heard the good news that Nebraska's efforts to establish a system of guaranteed bank deposits has stood the test in the highest court of the land and thus another great step in progressive government is assured.

"I might go on enumerating instances of the progress of government in state and nation, but I shall close by referring to two which we seem about to take.

"We are content here in Nebraska, to the adoption of a system of initiative and referendum voting. All parties are pledged to it. All hope for many benefits from it.

Conservation Next Step.

"Newer than most advanced ideas of government is a growing issue which we call the conservation of natural resources. We are still groping in the dark to some extent, but the resolve is growing in the nation to preserve the land and for the benefit of all the people the great natural resources which have already fallen into private hands for exploitation. The fight will be a hard one. There is a powerful combination of corporations, syndicates and adventurers greedy to seize and hold these vast resources for exploitation. But I believe the doctrine of conservation will be established as a policy of the country. When that is done and our great forests, water powers and coal deposits are fully taken into the custody and protection of government another long step in progress will have been taken.

"And so, Mr. President, upon this occasion, which itself marks a step in progress, I am glad to recall the fact that we live in a progressive age and to pledge myself as a citizen and as a senator, to stand for progressive policies.

"I accept the election to the senate of the United States which you have given me under the constitution. You have not only highly honored me, but you have vindicated the honor of Nebraska. Whether the step in government you have given is a great impulse to the cause of the election of senators by the direct vote of the people. Not only have all those who pledged themselves to this reform kept the faith, but many without any obligation do so have accepted the spirit of the law by joining those who were pledged. Thus this important reform has become established in Nebraska.

"I go to the senate a Nebraska man in every sense. Born in this state fifty-one years ago, I am a son of Nebraska. I belong to her people. Bone of their bone and flesh of their flesh, it shall be my pride to be faithful to their interests and responsive to their wishes."

Mr. Hitchcock's address was broken twice by applause, when he mentioned the success of the bank guaranty law and when he spoke of his pride in his Nebraska. The senators filed past the rostrum and congratulated him and then passed to their own chamber and adjourned. The house took another roll call an adjourned to tomorrow morning.

Reconsider New Orleans.

Yesterday's action of the house on New Orleans as the Nebraska choice was reconsidered and is again to be put to vote. McKissick of Gage, who, as he afterward explained, has been having a number of members remark that they voted upon the resolution in favor of New Orleans hastily and would change their votes if given a chance to reconsider. He voted for New Orleans himself, as did all the other members of the Gage county delegation in the house and shared the general revulsion of feeling that seemed to have taken place over night.

A motion to table his motion to reconsider was introduced by Eastman of Franklin, but that move to prevent a test of strength on the proposition was defeated by a vote of 73 to 25. The motion to reconsider was passed by a vote of 54 to 42. Gerdes of Richardson moved to refer the matter to a committee, as had been done in the senate. The joint session was broken, however, for this could come to a vote and it will be taken up again tomorrow morning.

Action on University.

Kirk's resolution, introduced several days ago, to refer the moving of the State university to a new campus, was brought up from the table and passed, after being amended to have the speaker appoint a committee of seven as large as possible, of which the speaker should be one, to select a committee of three from the university committee and two from the finance committee.

The senate session was uneventful except for the report of the committee on the exposition choice. The majority report signed by Albert, Hoagland, Reagan, Jensen and Smith, Ellmore, was for San Francisco, and the minority signed by Banning and Lee for New Orleans, were received. On motion of Varner the two reports were laid on the table. The judiciary committee which has heretofore consisted of thirteen members, with every lawyer in the senate member excepting Ned Brown of Lancaster, has been increased to fourteen and Brown added. He had relinquished his law practice and for that reason was not put on the committee, but on motion of Tibbets he was appointed.

NEW HOUSE BILLS INTRODUCED

Measures Introduced in Lower Body for Consideration.

(From a Staff Correspondent.)

LINCOLN, Neb., Jan. 18.—(Special.)—The following house bills were introduced today:

H. R. 127, by Norton of Polk—To submit to the voters of the state at the next election of members of the legislature a proposition to call a constitutional convention.

H. R. 128, by Norton of Polk—Providing for a constitutional amendment to take away from the public lands and buildings board the control of state institutions and giving it to a non-partisan board, to be selected as the legislature directs.

H. R. 129, by Norton of Polk—In school districts having more than 100 children of school age the site may be changed or a new one purchased at a special meeting, as well as at an annual meeting.

H. R. 130, by Meyer of Nuckolls—The cost of maintaining country roads shall be pro-rated among abutting property owners on the following basis: Ten cents if value of land is \$500 or less; 5 cents if value is between \$500 and \$1,000 per acre and 20 cents per acre if value is more than \$1,000 per acre. May work it out or not in cash.

H. R. 131, by Weener of Webster—Appropriates \$50,000 for the building of a tuberculosis ward at the Hastings asylum.

H. R. 132, by Pettit of Adams—A joint resolution for a constitutional amendment abolishing the office of land commissioner and the Board of Public Lands and Buildings and creating a non-partisan board of control to consist of three members, to be appointed by the governor.

H. R. 133, by Evans of Adams—Provides for the election of delegates to the national convention and national committee.

H. R. 134, by Clarke of Cherry—Prohibits members of train crews from taking train orders by the telephone and providing that such orders shall come through the dispatcher.

H. R. 135, by Lawrence of Dodge—Appropriates \$125,000 for the purchase of the Fremont normal school.

H. R. 136, by Pettit of Adams—Providing that loans made by building and loan associations on real estate shall be on farm lands exclusively. No person may hold more than \$1,000 or \$2,000 per value of stock in such corporation.

H. R. 137, by Taylor of Nemick and Colfax of York—Making the payment of a government tax on the display of any building, a crime. Being evidence that liquor is being sold.

H. R. 138, by Peter of Douglas—Provides universal tax throughout the state of \$500 per annum to be paid to municipalities by all pawnbrokers. Cannot be levied on pawnbrokers until same have been advertised for ten days in a newspaper of the town and naming the person pledging the article. The maximum rate of interest at 12 per cent per annum. Repels all ordinances of villages in conflict therewith.

HOUSE ACTS ON UNIVERSITY

After Much Discussion Passes Resolution for Investigation.

(From a Staff Correspondent.)

LINCOLN, Jan. 18.—(Special.)—In the house this morning the senate delivered an announcement that the senate had appointed a committee of five members to act with a similar committee from the house for an investigation of the condition of the university on its present site and the need of a new site and new buildings. The senators filed past the rostrum and congratulated him and then passed to their own chamber and adjourned. The house took another roll call an adjourned to tomorrow morning.

Evans of Adams moved that the committee on employees be instructed to show by what authority they had hired the necessary employees of the house and urged that the house take regular lawful action on said employment of clerks, copyists, etc.

The motion by Fries of Howard that the Evans motion be tabled was carried by a vote of 45 yeas to 5.

The report of the committee on employees was then read by Fries of Howard. It was adopted, no one dissenting.

Kirk of Knox then called up his resolution of Tuesday, referring to the appointment of a committee of five members on finance, ways and means, and university and normal schools. McKissick of Lancaster urged that the committee be confined to five members, and that they be from the house committee, as provided in the original Kirk resolution. Evans expressed considerable surprise at the position of the author of the amendment, and declared that the house committee before which the matters of appropriation would finally come, should have a hand in the investigation of the needs of the university.

Following discussion by Quackenbush of Nemaha, Matrau of Madison and Kirk of Knox, Fries of Howard moved that the amendment be tabled. This was lost, however, by a vote of 37 for and 4 against. Gerdes of Richardson moved the previous question. This carried and all debate on the amendment was cut off. No roll call on the Gerdes amendment. McKissick of Lancaster declared that the moving of the previous question was a device to stifle legitimate opposition to the amendment.

McKissick of Lancaster also explained his vote, saying that it was his opinion, as the committee should visit other universities before deciding on removal from the present site, five members should be sufficient for all purposes. The Gerdes amendment was adopted by a vote of 73 for and 25 against.

Following the original motion as amended was then adopted.

Eight new measures were then introduced. Following house rolls, Nos. 118 to 126, inclusive, were then taken up upon their second reading and were referred to their proper committees.

Reconsider Panama Vote.

McKissick of Gage moved that the action at Tuesday's session as far as the state's choice for the location of the Panama-Pacific exposition was concerned be reconsidered. Gandy of Cass expressed the opinion that it was merely a railroad influence seeking to assert itself in the house. McKissick resented the insinuation that he was fostering any action along that line, declaring that his interest in the matter was confined to what was best for the state of Nebraska in an advertising way. McKissick and McKelvie of Lancaster spoke against the reconsideration of the resolution, while Prince of Hall supported it. Eastman of Franklin moved that the McKissick motion be tabled, but the speaker declared it lost on a rising vote by 63 to 42. A roll call was demanded, which resulted, yeas 47 and nays 21.

On the original motion to reconsider the vote by roll call was 4 yeas and 42 nays, with 4 absentees. Gerdes of Richardson moved that the speaker appoint a committee of seven to consider the matter and decide as to whether San Francisco or New Orleans be the choice of the house for the location of the 1915 exposition. This was carried. Fries of Howard then moved that the order of the day be taken up—a joint session of the house and senate to canvass the vote of United States senators. The senate was announced and made its entrance at high noon. Lieutenant Governor Hopewell assumed the chair. Roll call of both houses followed and the journals of both houses as far as they related to Tuesday's vote on senator were read before the joint session. Gilbert M. Hitchcock was then declared to be duly elected senator. Tibbets of Adams was appointed with Representatives Metzger of Cass and Kaser of Lancaster to escort the senator-elect to the house floor. Mr. Hitchcock was heartily cheered as he came in and as he mounted to the rostrum. He made a short talk, thanking the representatives of the people and the people for the confidence reposed in him. He pledged his support to progressive legislation and declared that he was, above a party man, a true Nebraskan.

At the close of Mr. Hitchcock's speech the joint session was dissolved and the senate returned to its chamber. The house adjourned at 12:30 to convene this morning at 10 o'clock.

By-Laws.

(From a Staff Correspondent.)

LINCOLN, Jan. 18.—(Special.)—A number of senators received telegrams Wednesday morning from the promoters of the New Orleans exposition asking their support in the committee and on the floor. The president of the majority vote in favor of San Francisco announced no discussion, how-

ever, and although both minority and majority reports were tabled the prevailing sentiment is in favor of California.

Representative Gandy appeared in the house without an overcoat Wednesday for the first time since the session opened. Mr. Gandy has been threatened with pneumonia, and whenever he was compelled to be present in his seat he has come swathed in a fur overcoat, which, since the room has been very hot most of the time, attracted some attention from the curious galleries. The spectators in the house have much the attitude of children at a menagerie and watch the antics of the legislators as if they were bears. Anything but humanity is expected.

Gilbert M. Hitchcock came near going to Washington with a defective certificate of election. His certificate issued to him by the secretary of state was delivered, but Fries had gone to his hotel and was just about to take a train for Omaha. Chief Clerk Henry Richmond happened to think that his own signature and that of Secretary Smith of the senate were not on it. The modest determination of Richmond to have his name on the document if possible made him call up the senator and ask him to wait while Smith and he went posthaste to give the final touches to the document.

A lecture on good roads will be delivered in Representative hall Thursday night by A. N. Johnson, chief engineer of the good roads mission of Illinois. A resolution was introduced in the senate by Jensen of Gage asking senators to attend in the interest of the good roads cause.

Shoemaker of Douglas, who voted against San Francisco because he said not to vote for New Orleans would be "a slap at the democracy," is sticking to his vote in spite of the unanimous opinion of his fellow Douglas county men who support California. Shoemaker was very indignant at those who thought he could even dream of changing his vote for a republican state like the land of the flowers.

Senator Reagan made another speech in favor of San Francisco today and held up proceedings until Doc Tanner of Douglas could be on hand to add his vote. Reagan has primed himself with oratory this session in support of the Californians and the earthquake city for the Panama celebration.

The judiciary committee in the senate reported back S. F. 18, by Kemp of Nance, calling for a state constitutional convention, and the bill goes to the general file. This is the first bill in either house to appear above the surface after having been shunted into the hands of a committee.

ELY ALIGHTS ON CRUISER'S DECK

(Continued From First Page.)

ing the use of the aeroplane for scout service was worked out.

A sham battle was fought in which a force was supposed to be advancing on the city, drove back the defense's outposts and obtained possession of Selfridge field. In front of the grandstand a wireless tower was erected and Aviator Charles F. Willard, in a Curtiss biplane equipped with a wireless instrument, ascended to ascertain the position of the entrenched "enemy" and the city fortifications.

The experiment was to determine whether a wireless message could be received and read by the aviator. According to Willard he had no difficulty in making out the simple cipher message sent to him, which was to turn to the left and descend.

"Despite the roar of my engine and the whistling of the wind," said Willard, "I

COLUMBUS MAN HEADS FIREMEN'S ASSOCIATION

Kearney Probably to Lead for Location of Next Convention—Elliott Is Delegate.

ALLIANCE, Neb., Jan. 18.—(Special Telegram.)—The second session of the Nebraska Volunteer Firemen's association was opened this morning by President J. C. Elliott of West Point.

The committee on credentials reported that 20 members from various parts of the state were registered. Kearney and

Scott's Bluff were nominated for the convention next year, with chances strongly in favor of Kearney.

President J. C. Elliott was elected delegate to the national convention to be held at St. Louis in September.

The following officers were elected for the ensuing year: President, A. B. Parker of Columbus; first vice president, H. L. Boyes of Hebron; second vice president, W. S. Ridgell of Alliance; board of control, Bert Galley, George Dowe, Thomas E. Jeffers, Jacob Goering and R. W. Grayes.

Mayor F. W. Harris and Rev. J. B. Brown were elected honorary members of the association.

A few fires were set and alarms turned in for the benefit of the visiting firemen, each of which were answered with great promptitude.

The grand ball in the Phelan opera house will be the feature of this evening's program and the lobster banquet, which will be presided over by the supreme lobbyist, George Wolfe.

NEBRASKA ENGINEERING BUILDING DEDICATED

M. E. Cooley of Michigan and B. J. Arnold of Chicago Deliver Addresses.

LINCOLN, Neb., Jan. 18.—The new Mechanical Engineering building of the University of Nebraska was dedicated today with appropriate ceremonies. M. E. Cooley of the University of Michigan and B. J. Arnold of Chicago delivered addresses. This evening Governor Aldrich and Chancellor Avery will speak and several degrees will be conferred on distinguished engineers.

The end of our big January Clearance is now in sight, and the big lot of World-Famed Pianos is fast melting away. Don't wait another day in the expectancy that perhaps later on you will be able to duplicate these bargains. YOU NEVER WILL!

Remember that every one of these celebrated Pianos have been put in excellent shape by experts, and they are hardly distinguishable from new ones. In fact, some of them were never used over three or four months.

Money really does not figure much in the buying of these Pianos here. The small regular payment satisfies us and enables you to sweeten up your home atmosphere in a way that you hardly feel the cost.

Remember, the house of Schmoller & Mueller has the capacity and ability to do "big things." We can make prices and terms that cannot be duplicated by any western Piano house.

ANY PIANO YOU CHOOSE FROM THIS LIST IS A WONDERFUL BARGAIN

\$350 Gilbert Practice Piano, \$35 now.

\$500 Emerson Practice Piano, now \$75.

\$450 Knabe, rosewood case, now \$125.

\$400 Smith & Barns, now \$175.

\$500 J. & C. Fischer, best style, now \$275.

\$250 Pianola, walnut case, now \$100.

\$650 Player Piano—mahogany case, now \$375.

\$375 Wheelock, French walnut case, \$145.

\$450 Kurtzman, good condition, now \$215.

\$375 Steger, mahogany case, \$185.

\$325 Hallet & Davis, mahogany case, \$140.

\$425 Emerson, mahogany case, \$225.

\$500 Chickering, mahogany case, used 3 months, \$375.

\$1,000 Steger Grand, Louis IV style, used, \$435.

We are exclusive representatives for the celebrated Steinway, Weber, Steger, Hardman, Emerson, McPhail, Mehlin, and the hand-made Schmoller & Mueller Piano.

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Our Record of 51 Years Honest Dealing Protects You in Every Purchase You Make

The Largest Fire Insurance Co. in the Middle West

A Western Company as Good as the Best, Surpassed by None, and That Meets Its Obligations Fairly and Promptly.

Eleventh Annual Statement of The Columbia Fire Insurance company of Omaha, Nebraska, December 31, 1910:

Net Premiums from Organization to date, \$4,111,270.59

Losses and Expenses, 3,044,784.66

Premium Gain, \$1,066,485.93

Interest Earnings, \$273,218.11

Less Dividends Paid Stockholders, 102,000.00

Total Premium and Interest Gain, \$1,237,704.04

Deduct Items Not Listed as Assets, 44,281.80

Total Net Gain, \$1,193,422.24

Capital Stock, 200,000.00

Net Assets This Date, \$1,393,422.24

ASSETS

First Mortgage Farm Loans, \$870,675.00

Municipal and School District Bonds, 197,152.23

School District Warrants, 3,259.62

Cash:

In Banks, 122,426.06

In Office, 2,712.75

Bills Receivable (Farm premium notes not matured), 160,970.11

Premiums in course of collection. Written subsequent to October 1, 34,502.93

Accrued Interest on Bonds, Mortgages and Warrants, 23,230.37

Total, \$1,414,929.07

LIABILITIES.

Capital Stock, \$200,000.00

Due Agents and Others, 2,761.96

Reserve required by law for the protection of outstanding risks, 976,012.73

Reserve for Taxes, 10,000.00

Losses Adjusted and Unpaid, NONE

Reserve for Estimated Unadjusted Losses, 18,744.87

Net Surplus, 207,409.51

Total, \$1,414,929.07

SECURITY TO POLICY HOLDERS. \$1,383,422.24

The losses and expenses of this Company from organization to date as shown above have been 74% of premium income.

The losses and expenses of fifteen of the largest American and foreign companies for the past nine years (not including the year of the San Francisco conflagration) have been 88.6% of premium income.

The Columbia is the one Company that has always given the utmost publicity to its assets, showing the exact location of every loan and describing in detail every form of security owned, making it possible for its patrons to verify its statement in their own way at an time.

The foregoing proves that a western fire insurance company can be just as successful as one located elsewhere, if properly managed, the same as with a bank or any other business proposition.

OFFICERS

D. E. THOMPSON, President.

C. D. MULLEN, Secretary and Treasurer,

C. O. TALMAGE, Assistant Secretary.

STATE AGENTS AND ADJUSTERS

Nebraska—E. G. Bohannan, Lincoln.

Kansas—C. H. Searle, Topeka.

Iowa—John F. Weible, Des Moines.

Home Office, Merchants National Bank Building, Phone Douglas 451.

South Dakota—George L. Hes, Sioux Falls.

Oklahoma—J. H. McNew, Oklahoma City.

North Dakota—Frank Harris, Bismarck.

Omaha, Neb.