

RAISE IN M. W. A. RATES LARGE

Returns Delegates Tell of Changes Made by the Order.

NEW RULES GO INTO EFFECT

Old Members Have a Year to Decide on One of Seven Optional Plans They Will Choose to Use.

The action taken by the delegates of the convention of the Modern Woodmen of America in Chicago in raising their fraternal insurance 47 per cent will directly affect 1,270,000 members of the order," said Nelson Pratt, one of the Omaha delegates at the convention. "It marks the beginning of a new era in the insurance departments of fraternal orders."

The new rates become effective for new members May 1, 1912. "Old members have until January 1, 1912 to make their choice of seven optional plans. If they have not declared their preference by that date they will arbitrarily be given the whole new life plan ranging at 75 cents a month to every \$1,000 when 25 years old to \$2 per \$1,000 at 65."

The tables are based on the mortality record of the order for the last twenty-nine years, he said, which is the lowest ever shown by any society, and is adopted by the United States census bureau as a standard. Under the existing rates of the Modern Woodmen Mr. Pratt said there would be in time a deficiency of \$270,000,000. All except 5 per cent of \$22,500,000 of this will be taken care of through the re-arrangement upon the order's table of new rates, even though, he said, the oldest members are given concession of a maximum monthly rate of \$3 on \$1,000 of protection.

Younger Men to Pay. "The remaining deficiency, which is absolutely confined to the present membership, is to be borne by the younger members in the form of a fraternal tax or loading. It will not be a separate tax, but will be figured into the rates of the younger members. This is held to be justifiable as brotherly co-operation, being intended to relieve the 100,000 members above the deficiency creating age, by sharing the temporary burden with the 1,170,000 men below this age."

Feature Term Rates. "Term rates for periods of life to 50 and 70 years of age, and ending at these ages, are a special feature of the revision," said Mr. Pratt. "Old members with life certificates, who do not wish to increase their assessments may elect before January 1, 1912, to choose term insurance to one of the three ages. Old members up to 50 years of age may be rated at their attained ages, counting from the birthday nearest the date of transfer."

For instance, a member 45 years old can obtain \$500 protection for a monthly payment of \$1.50, \$1.00 protection for \$1 a month and so on up to \$1,000 protection for \$5. On the \$1,000 certificate he would be obliged to pay only \$6 a month if he should so wish, the remainder being subtracted, with 4 per cent interest, from the certificate at the time of his death.

Increases with Age. "The 50 year term rate on \$1,000 protection if taken out at 15 years of age, is but 60 cents a month. This increases to a monthly payment of 6 cents if taken out when 21, to 60 cents at 25, to 65 cents at 30, to 60 cents at 35, to 65 cents at 40, and up to \$6. The 60 year term rate on \$1,000 starts at a monthly payment of 60 cents if taken out at 15, and increases to a monthly payment of \$1.25. The 70 year term begins at 60 cents and increases to \$2 a month."

Carload of Babies Coming to Nebraska

A carload of babies will be brought from the New York Orphanage about Easter time for distribution in Nebraska. These babies range from 2 years and under in age. There are 1,500 of them in the New York Orphanage, fatherless and motherless, waifs of the world, being cared for by sisters of charity.

Omaha Keeps Pace in Lighting Streets

"Omaha is keeping pace with the other cities in municipal lighting," said Waldemar Michaelson, city electrician, upon his return from Milwaukee, where he went as a special representative of the city to a meeting of electricians. "One thing I saw, towns now lighted by incandescents are dissatisfied, claiming it is too expensive a system."

PARRISH GLAD TO HEAR TEKAMAH HAS GOOD SEED

"The publicity bureau of the Commercial club has never stated there is no good seed corn in Nebraska," said Manager Parrish today, replying to a complaint from D. C. Sutherland of Tekamah, printed in an Omaha paper. "We do say the condition of seed corn is the worst in the history of the state and we urge all seed to be tested before planting. If there is good seed around Tekamah, we want to know about it, as it is to the interest of the whole state that we find out where good seed corn is located."

MILKMAN SLIPS ON ICE AND SEVERS AN ARTERY

While delivering a bottle of milk at an early hour yesterday at Eleventh and Farnam streets, C. H. Bowley, slipped on the icy sidewalk and severed an artery in his wrist. When he fell on a broken milk bottle which he had let fall, he was taken to the police station and attended by Police Surgeon T. T. Harris. Bowley is the proprietor of the Westdoor dairy at Benson.

BRANDEIS STORES

Here are Very Special Offers That are Well Worth a Special Trip to Brandeis Stores Tuesday

26c and 33c Silk Thread and Lisle Thread Tissues and Voiles at 15c Yard

See them in the window. The stripes, checks and plaids are beautiful. These tissues have a wide reputation for their excellence. Here are the most desirable of all the new sheer wash fabrics at a saving that should be of great interest. New perfect bolts to buy from. Hundreds of the choicest styles, at, 15c per yard

Special Sale of New Silks

On Big Bargain Squares, Main Floor Dress Silk Bought at Auction from Stock of L. & E. Stirn, 489 Broome St., New York. Our New York buyer secured some of the choicest lots at one-third less than regular wholesale price. Silk poplins, foulards and fancy dress and waisting silks, hairline and pencil stripe messs. 29c-39c

18 and 27-inch fine swiss, nainsook and batista embroidered flouncings, shirtings and corset coverings; scores of new 1912 designs to select from; worth 29c up to 60c yard—big bargain square, per yard 29c

18-inch embroidered cambric and nainsook shirtings, corset covering, wide edgings, also insertions and galloons—many worth up to 25c yard, at, per yard 15c

French and German Val Laces and Insertions, dainty, new designs; many to match. Actually worth up to 10c yard, at, per yard 5c

BRANDEIS STORES OMAHA

NEED NOT TURN OVER PLANT

Court of Appeals Refuses to Order Transfer of Water Works.

INTEREST REHEARING DENIED

City Not Compelled to Pay Interest from the Date of Sale Until the Time of Its Consummation.

Petition of the Omaha Water board for an order requiring the Omaha Water company immediately to run over its plant and other properties to the city has been denied by the United States circuit court of appeals at St. Louis, according to word just received by John F. Stout of Stout & Ross, counsel for the water company. The message also states that the petition of the water company for a rehearing in the matter of interest on the purchase price of the plant was denied.

The water company's rehearing motion or petition was made after the court had ruled that the city should not be required to pay the company interest at 7 per cent on the purchase price from the date of the sale until the time of its consummation.

The city's petition was for an order to make the company deliver the plant and other property at once, the details of payment to be arranged subsequently.

"There is nothing that I can say about the rulings," said Mr. Stout. "It is no occasion for an interview. Here is the notice I received from the clerk of the court. That's all I have. I have not received copies of the rulings."

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On All Misses' and Children's

On all our young women's, misses' and children's high grade school shoes, in patent calf, vicel kid, gun metal, extra high top in button. \$3.00 Shoes, Clearance Price... \$2.25 \$2.50 Shoes, Clearance Price... \$1.75 \$3.00 Shoes, Clearance Price... \$1.50 \$1.50 Shoes, Clearance Price... \$1.13 30% off on misses' and children's extra high top in button.

Drexel Shoe Co. 1419 Farnam St.

Reliable Dentistry AT Taff's Dental Rooms

BENNETT'S The Spring Style Book of the Ladies' Home Journal Patterns is now on sale. With a 15c pattern 20c

Final Figures on Some Tailored Suits

A clothing sale like this ought to be a real event to you for no matter how many suits you already have, \$10.00 invested in one of those offered in this sale will prove real economy. They are the kind best suited to travel, street and shopping wear—suits that will give eminent satisfaction and save those you already have for more important purposes. Here's the offer.

\$10 For Suits That Were \$19.50 to \$35.00

You will especially note the fineness of the linings, trimmings and tailoring of these suits—equal in every way to any we ever sold at and in between \$19.50 to \$35.00.

Made from high grade plain brown and gray materials and fancy mixtures of handsome pattern—a good variety for your choosing. Sizes for both women and misses.

Dress Goods and Silks—Specials for Tuesday

One lot of 20-inch guaranteed black taffeta of a fine, soft finish suitable for waists, underskirts, dresses and linings; the kind we usually sell at \$1.00 the yard, Tuesday, 69c. One lot of 20-inch black serge splendidly adapted to skirts, dresses and suits; one of the very best \$1.00 values we ever offered, specially priced for Tuesday only at 69c.

Golden State Limited —No Excess Fare—

—exclusively for first class travel—awaits each day to whirl you away out of the chill raw winds and rain into the cherry summer again. And the joy begins with the journey. The superb Pullmans are cosy, well lighted and perfectly ventilated. There are full sized berths, roomy and white. A chef who can cook, and a barber and valet ready to serve you. Each mile of the well kept road teems with brilliant panoramas. There is a library to improve the mind, Victrola Records to entertain and a special news wire keeps you in touch with events as you speed along. Less than three days of pleasure upon a perfect train.

via ROCK ISLAND LINES

Daily to El Paso, Los Angeles, Pasadena, Santa Barbara, Del Monte—the Gopher's Paradise—and San Francisco via the direct route of the lowest altitudes. The "Californian" and other fast trains every day as well. Write for information and I'll send you interesting books which you will be glad to have, descriptive of California.

J. S. McNALLY, D. P. A., 1322 Farnam Street, Omaha, Nebraska.

Most modern equipment and the best of service

The man with an office now demands the most exacting care and conveniences.

The Bee Building

is situated in the heart of the commercial district of Omaha and gives tenants the best office service to be had. The elevators are new and their service is faultless. Keen janitor attention keeps the rooms scrupulously clean, while a modern steam plant evenly heats the building in the coldest weather, offices which are excellently ventilated. The man who wants the greatest conveniences and the best of attention will find a few choice offices vacant in this building now.

Room 325—Reception Room. Private Office, two large closets, large work-room with two north windows. Ideal office for Engineer, Architect, Doctor or other professional men. Rental, per month... \$45.00 Room 425—This is a long narrow room, 10x12 1/2, having a north light. Rental, per month... \$17.50 Room 525—Has a north and east exposure. 10 1/2 x 25 1/2 in size, with a fire-proof vault in corner of room. This space will subdivide into three good sized offices and make excellent quarters for any one needing this amount of space. Rental, per month... \$45.00 Room 614—Light, bright, plenty of it in this room, three large windows. This space is 12x10 1/2 with an entry way, etc. An exceptionally low rental at, per month... \$15.00 Room 644—Having 221 square feet makes a very pleasant office, having an east exposure and being near Farnam street side of the building. Rent very reasonable. Per month... \$22.00

The Bee Building Co., Bee Business Office, 17th and Farnam Sts

No Let Up to the Bargain Giving in Our January Round Up Sale

Sweeping Price Reductions on All Winter Merchandise See Those Exceptional Bargains in Shoe Department

85c Foulards 68c 50 pieces of all silk water-spot proof Foulards in two and three color combinations, also whites, made to sell at 85c a yd.; sale price Tuesday at, yard... 68c 75c Dress Goods 38c 40 pieces of 36 and 40-inch wool dress goods in plain serges, Jamestown suitings, etc., beautiful weaves and colorings, regular 75c values; on sale, yard, 38c

Rousing Tuesday Specials in our Cloak Department

Women's and Misses' Coats—Plain blacks and fancies; regular values up to \$15.00; on sale \$5.00 at...

Fur Sets, worth up to \$20.00—Blue wolf, brown or black Coneys, etc.; very best qualities, \$6.95 at...

Women's Opera Wraps that sold to \$25.00; greatest snaps \$5.00 ever.

Children's Wash Dresses—Sizes 6 to 14 years; \$1.00 values; at, 49c choice.

Large Shawls, worth to \$5.00; on sale at \$1.95 Women's Breakfast Shawls; \$1.00, \$1.50 and \$2.00 values, at... 50c

Domestic Room Specials for Tuesday

One case of 32-inch Scotch percales, fast colors; plaids, checks, stripes, etc.; regular 18c grade... 12 1/2c Red Seal, Toli du Nord, A. F. C. and other new spring styles of gingham... 10c New spring printed Batiste, worth 12 1/2c... 10c Genuine Serpentine crepe, 10 to 20-yard lengths, regular price 18c, at... 12 1/2c Mercerized Silk Foulards, fast colors, fine styles, looks like genuine silk—as long as they last... 12 1/2c One case of 18c Pique, all colors—as long as they last... 10c One case of 25c Bath Towels, large and heavy... 15c One case of 15c Sheets, round thread, very heavy, worth 9c, at... 6c Closing out Blankets and Comfortables at less than cost. Extra specials on Bed Spreads—\$1.00, \$1.25, \$1.50, \$1.95, etc.

READ THE BIG GROCERY SPECIALS FOR TUESDAY. You Save 25% to 50% by Trading at Hayden's.

We are still selling the best high grade Diamond H Family Flour for, per sack... \$1.25 Unless the flour market drops we will be compelled to raise the price this week. 17 lbs. best Granulated Sugar... \$1.00 18 bars Best-Em-All or Diamond... 25c Soap for... 25c 4 lbs. best white or yellow Cornmeal... 15c 1 lb. best Japan rice, 5 1/2c quality... 25c 4 lbs. fancy Japan rice, 12 1/2c quality, for... 25c Gallon cans Golden Table Syrup... 25c Large bottles pure Tomato Catsup, Worcester Sauce or Pickles, assorted kinds, for... 50c Jelly or Jello, package... 7 1/2c Corn Flakes, package... 6 1/2c 4 1-lb. cans Condensed Milk... 55c 6 cans Lu Lu Scouring Soap... 25c 6 cans Laxative Polish... 25c 6 cakes Silico Polish... 25c 9 lbs. best Rolled oatmeal... 25c Dried Fruits for Sauce, Pies and Cakes. California Muscatel Cooking Raisins, per lb... 10c California Muscatel Seedless Raisins, per lb... 10c California Cooking Figs, lb... 10c Cleaned Currants, lb... 12 1/2c The best Lemon, Orange or Citron Peel, lb... 25c 2 pigs best Condensed Mince Meat... 25c MUST TRY BUTTER TRUST—BUY BUTTER! Cheaper and better than lots of butter. 7 lbs. Good Butter... 25c 2 lbs. Good Table Butter... 25c 2 lbs. Fancy Table Butter... 40c The very best 2 lbs. for... 50c The best Creamy Butter, lb... 40c The best fresh Eggs, nothing finer, per dozen... 35c The Vegetable Market of Omaha. 3 bunches fresh Beets, Carrots, Turnips, Shalots or Radishes for 10c Fancy Cauliflower, lb... 7 1/2c 2 heads fresh Leaf Lettuce... 5c 2 bunches fresh Parsley... 5c Fancy Cabbage, lb... 3c Large Cucumbers, each, 12 1/2c and 10c Rutabagas, Parsnips, Carrots, Beets or Turnips, lb... 15c Hothouse Mushrooms, lb box... 40c Brussels Sprouts, lb... 15c Yellow or Red Onions, lb... 15c Highland Special Dressing, Best 300 All for Quality and Flavor. Per doz... 15c, 27c, 50c and 75c Orange Spoons, each... 10c Fancy Orchard Packed Apples, per barrel... \$2.50

Try HAYDEN'S First

On Sale Wednesday Boys' \$1 Blouse Waists 35c

Over 300 dozen garments for selection. Manufacturers' surplus and samples; very best brands; all new spring patterns and colors; fine silk stripe madras, percales, made with collars attached and without collars; all sizes 4 to 15 years; all garments guaranteed perfect; choice, at, 35c

COAL COAL

CONSUMERS NOTICE! Have just received a fresh supply of Specialty Lump and Nut—Price \$4.25 per ton (delivered hand screened) We can deliver promptly; place your order now Rosenblatt's Cut Price Coal Co. (The Home of Quality Coal) Phone, Doug. 412; Ind. B-1412. 1223 Nicholas St.

Free Land Information

The Twentieth Century Farmer, to meet the demand of its readers for land information, has gathered and compiled data on soils, climate and farming conditions in all parts of the country. It is willing to give out this information free if postage is sent with inquiry.

Do You Want to Know

About government land laws, location of land offices, etc. How to get irrigation lands, location of projects, laws governing same, etc. Best sections for fruit growing, general farming, stock raising or dairying. Your questions will get prompt attention. State plainly and specifically what you want to know. Write.

Land Information Bureau The Twentieth Century Farmer Omaha, Nebraska.