

Nebraska.

TWISTING AND INSURANCE

Practice is Cause of Many Lapses,
Says Auditor.

GIVES FIGURES ON NEBRASKA

Listening to Agent Who Employed
This Plan of Work Has Fre-
quently Caused Many to
Lose Out Entirely.

(From a Staff Correspondent)
LINCOLN, Jan. 30.—(Special)—Auditor W. B. Howard has been receiving some complimentary letters regarding the publication a few days ago of his action in the Brown matter, where the latter was accused of "twisting" in his solicitation of insurance, or what is more commonly called "knocking" on the other fellow. Such work has often resulted in the holder of a policy who listened to the twister losing out entirely by reason of a lapse in policy and his death occurring before the new policy became effective. Regarding the same the auditor says:

The records disclose, out of fifty-five legal reserve life companies licensed to do business in this state in 1911, a lapse of \$36,365 of business. This is an ordinary mortality policy, policy age of 25 (which is an average age of insurance written), would be \$36.22 per thousand. Taking this as a basis, it would amount to \$34,370.19.72 of premiums. Ninety per cent of these premiums came from men who turned in the insurance field "twisting." Ninety per cent would be \$31,653.107.92, the amount policyholders have lost by listening to an unscrupulous agent, someone who feels he has a mission to perform, and that is to make people dissatisfaction with what they have purchased and for which they have paid their good money. If you wish to reduce it to the business in Nebraska there was a lapse of \$12,365.12. At a premium rate as above stated of \$36.22 per thousand, it would be \$442,365.10, and 30 per cent of that, caused by the "twister," would be \$388,100.50, the amount policyholders have lost in this state have lost by agents discrediting other companies instead of advertising the company they represent.

NEWS NOTES OF NORTH
BEND AND DODGE COUNTY

NORTH BEND, Neb., Jan. 30.—(Special)—A movement for a Young Men's Christian association is being agitated here, with good prospects of success. Organizer Hooper of Omaha was here recently looking over the field and arranged to return with an assistant about February 8 and 9, at which time the organization will be effected. Ways and means for securing a gymnasium hall and equipping it also are under consideration.

The fifth span of the new steel bridge over the Platte at this city is almost completed and preparatory work for the remaining three spans is finished. The piling driving crew has moved to Fremont.

The building improvements for North Bend during the last year amounted to about \$57,000, which added to the improvements of the adjacent territory summed up to fully \$100,000. Almost all of the building material was bought here.

The city council is considering an electric light franchise proposal, with a very probable indication that a contract of that kind will be made with the Fremont Electric Light and Power Company. A twenty-five years' franchise is proposed.

Stringing and ditching for drainage purposes will be in operation in this vicinity as soon as spring opens. During the year 1912 about \$10,500 was expended in the North Bend territory for drainage purposes.

County Supervisor Rector is planning to begin work on concrete bridges for this part of the county, active work to begin as soon as the season will permit.

The North Bend High school has selected a team to contest for the honor of representing this district in the state debate. The North Bend and Schuyler teams will meet for debate some time this week.

The Modern Woodmen and the Royal Neighbors are holding a big fair this week, the proceeds to be used to pay the indebtedness on their new hall.

NOTES FROM Seward
AND Seward County

SEWARD, Neb., Jan. 30.—(Special)—George Thomas has sold his business block to Miss Amy Brandhorst and Mrs. Sarah Thomas for \$50,000. He will buy a 400-acre ranch in Idaho.

N. H. Franklin will build a new garage next to the Windsor hotel.

L. H. Diers has traded his residence here for "Riverside," the \$15,000 farm owned by Mrs. Sarah Thomas. A plaster bungalow, finished in oak and mahogany, makes this one of the finest farm homes in this country.

Ernest Kisker, a former resident of this place, died in Denver, Colo., and his remains will be brought here for burial Friday.

E. E. Besser received a mammoth envelope bearing a parcels post stamp from M. A. V. Davis, who is sojourning at Miami, Fla.

City Clerk Ward Mount has resigned his office to go on a farm in New York.

FAIRBURY BANK GETS BOGUS
CHECKS FROM LINCOLN

FAIRBURY, Neb., Jan. 30.—(Special)—Guy S. Adams, who passed a bogus check on Mayor Frank E. Thobor of this city for \$35, went to Lincoln and continued his operations among the merchants of that city. The Harbine bank of this city received \$125 in bogus checks from the Lincoln people. Adams appeared at the Harbine bank one day and displayed a personal check for \$182.50 and said he wished to transfer his account from the Watkins National bank of Lawrence, Kan., to the local bank. This institution honored the check and gave him a bank and pass book. An attempt will be made by the local merchants to compel the Harbine bank to pay the checks.

Eight Election at Oxford.

OXFORD, Neb., Jan. 30.—(Special)—On Tuesday of next week there will be held a special election in Oxford for the purpose of voting bonds for installing electric light. The corporation recently annexed that part of the town which was in Harlan county and some other outlying territory.

Mrs. Ella Sipp of University Place commenced her work as special teacher of elocution in the high school here last week.

Sudden Collapse
of stomach, liver, kidneys and bowels is most surely prevented with Electric Bitters, the safe regulator. See. For sale by Bascom Drug Co.—Advertisement.

Nebraska

SEWARD CHURCH WINS
SUIT AGAINST DOUGLAS HEIRS

Wednesday of peritonitis, aged 21 years. The funeral will be held at Harbine next Saturday morning.

Albert Rolfe of Lawton, Ill., and Miss Georgia Graft were married at St. Joseph's Catholic church in this city Wednesday by Father Bell.

An automobile driven by Lewis Robin-son crashed into a buggy in which Robert Bivens and Marshal Mills were riding

Wednesday evening, wrecking the vehicle and badly injuring the horses they were driving. The occupants escaped injury.

Robert Kyd, a pioneer resident of Beatrice, slipped and fell on the sidewalk, breaking his hip bone.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

COLFAX FARMER TAKES
ROLE OF MILES STANDISH

SCHUYLER, Neb., Jan. 30.—(Special)—A. Alexander Rezac has just taken on a business proposition that is rather unique. A young farmer living near Schuyler has given Mr. Rezac the responsibility of selecting him a wife. The new client

of Mr. Rezac is the owner of a large farm near here and is supposed to be very well-to-do. A rather timid nature is his only explanation for not having found a suitable helpmate. Mr. Rezac has been promised a good fee providing he supplies a satisfactory spouse for the young man and says that he will be glad to arrange an interview between his client and any

young woman who means business. The qualifications are few, the young farmer asking only for a simple, home-loving girl who is reasonably young. Local lovers of the romantic are anxiously waiting to see what success Mr. Rezac will have.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

Pre-Inventory Sale--Friday Bargains

Every Section Throughout This Great Store Contributes Rare Saving Opportunities—Come, Share In Them

Friday Special
ROGERS' SILVERWARE 48c

Wm. Rogers' triple plate silverware, in-
cluding berry spoons, child's
48c sets, meat forks, teaspoons,
dessert and tablespoons,
choice of each, or set at 48c.
Orkin Bros.—Main Floor.

ORKIN BROTHERS

THE BEST STORE FOR YOU ALL THE TIME.

Friday Special
48 POUNDS FLOUR, \$1.20

Flour—"Excelsior Patent," 48-lb. sack at
\$1.40. "Our Pride" and "Pride of Omaha,"
special Friday 48 \$1.20
lbs. a sack of...
Orkin Bros.—Basement.

Four Big Events Scheduled for Saturday

SATURDAY

Our Pre-Inventory
Sale of
BOOKS

The Values are
Simply Irresistible
Orkin Bros.—Main Floor.

SATURDAY

We offer you choice of our entire
Stock of

Boys' Clothing

At Three Prices Like This:

Boys' Suits, values to 12.50, for... \$1.98

Boys' Overcoats, values to \$2.00, for... \$2.08

Boys' Overcoats, values to \$15.00, for... \$8.95

Main Floor—Boys' Section—Balcony.

SATURDAY

Another Big Record-Breaking Sale
of Women's and Misses'

Coats, Dresses and Suits

Representing values of \$20, \$25, \$27.50,

\$30, \$32.50 and \$35—choice, \$8.95.

Orkin Bros.—Second Floor.

SATURDAY

Our Choice-of-the-House
Sale of Men's

NECKWEAR

Involving values of 50c,

75c, \$1 and \$1.50 at 29c

Orkin Bros.—Main Floor.

Friday Special
\$1.00 Alarm Clocks, 59c

New Haven Alarm Clock, fully guaranteed, worth \$1, special for Friday at 59c
59c
Orkin Bros.—Main Floor

Friday Special
\$1.00 and \$1.25 Gowns, 69c

Women's Outing Flannel
Gowns, white, pink or blue
stripes, square tuck-
ed yokes with lace
trimming, also
V-neck styles, \$1 and
\$1.25 values. Friday's
sale, choice, 69c
69c
Orkin Bros.—Second Floor

Friday Special
49c Blankets, 29c

Blankets, good quality, come in
a good forty-nine-cent
value, cut for
Friday's selling,
choice, per
pair..... 29c
Orkin Bros.—Main Floor

Friday Special
50c Stamped Towels, 39c

All Linen Towels, size 26x22
in., stamped, ready for working
in a variety of
pretty designs, 50c
value, Friday's
pre-inventory price.
39c
Orkin Bros.—Second Floor.

Friday Special
25c Boston Garters, 11c

Men's Boston Garters, good
quality elastic; regular selling
price is 25c;
your choice in
Friday's sale
at..... 11c
Orkin Bros.—Main Floor.

Friday Special
75c Rubbers, 39c Pair

Women's Storm or Croquet
Model Rubbers, all sizes, first
quality, regular
75 cents value,
Friday's sale
pair..... 39c
39c
Orkin Bros.—Second Floor

Friday Special
\$1.00 Corsets at 79c

Corsets made of good quality
of coulil, medium bust, extra
long, finished with strong
edging, guard
hooks at bottom of
skirt, 4 horse supporters,
\$1.25 value. Friday's
sale, choice, 79c
79c
Orkin Bros.—Main Floor

Friday Special
65c Allover Lace, 39c

Oriental Allover Lace, well
covered in new designs for
waists and yokes,
22 in. wide, a good
65c value, special
for Friday, yd. 39c
39c
Orkin Bros.—Main Floor

Friday Special
Children's 35c Dresses 25c

Children's Dresses, stamped,
ready for washing, wide range
of choice designs,
35c value, Friday's
pre-inventory sale price.
25c
Orkin Bros.—Second Floor.

Friday Special
50c Tooth Paste, 33c

Pebeco Tooth Paste, the most
popular tooth paste on the
market, 50c value.
Friday's sale
per package..... 33c
33c
Orkin Bros.—Main Floor.

Friday Special
35c Bungalow Net, 23c

Bungalow net in white, Arabian
or ivory colors, 45 inches
wide, regular selling
price, 35c, Friday's
sale, choice, 23c
23c
Orkin Bros.—Third Floor

Friday Special
\$1.25 & \$1.50 Dresses, 89c

Children's Dresses for ages 6
to 14 yrs., percales, madras,
galan and ginghams,
plain and striped,
plaid, trimmed,
finished in a variety
of styles, \$1.25 to
\$1.50 values. 89c
89c
Orkin Bros.—Second Floor

Friday Special
55c Bed Sheets, 33c

Bed Sheets, bleached, full size,
seamed, size 72x90 inches, reg-
ular price is 55c,
on sale Friday,
at the yard..... 33c
33c
Orkin Bros.—Main Floor

Friday Special
59c Petticoats, 39c

Women's Outing Flannel Petticoats
in plain white, pink or
blue—also stripes,
regular price 59c,
Friday's sale
price..... 39c
39c
Orkin Bros.—Second Floor.

Friday Special
30c Suspenders, 15c

Men's Suspenders will give full
service and satisfaction; they
sell ordinarily at
30c, but are re-
duced for Fri-
day to..... 15c
15c
Orkin Bros.—Main Floor.

Friday Special
Cocoa Mats, 39c

Cocoa Mats, size 14 by 24
inches, reduced for
quick selling in Fri-
day's sale to..... 39c
39c
Orkin Bros.—Third Floor

Friday Special
\$1.00 Brassiers, 65c

Brassiers, well made of strong
long cloth, finished with em-
broideries inserted yoke
of allover to match
perfect fitting—reg-
ular price \$1.00; Fri-
day's sale, a yard,
each..... 65c
65c
Orkin Bros.—Second Floor

Friday Special
15c Pillow Cases, 8½c

Pillow Cases, bleached, size 45
x 65 inches, sell regularly at
15c, they are
specially priced
for Friday's sale,
each at..... 8½c
8½c
Orkin Bros.—Main Floor

Friday Special
50c Perfumes, 19c

Jergen's Fine Perfumes, they
sell regularly at 50c per ounce
—a very special
value for Friday's
sale at..... 19c
19c
Orkin Bros.—Main Floor

Friday Special
35c Brooms, 25c

25 dozen 4-tie, first
quality brooms, made from best quality
broom corn, 35c
value, special
for Friday, 1 to a
customer..... 25c
25c
Orkin Bros.—Basement.

Friday Special
50c Table Damask, 33c

Bleached Table Damask, mer-
cerized, assorted patterns, a
good fifty-cent qual-
ity, priced up
to \$4, choice,
Friday, suit,
at..... 33c
33c
Orkin Bros.—Linens Section

Friday Special
Suit Values to \$4 at \$1.69

One lot of Children's All Wool,
Double Breasted Suits,