

OMAHA PRESENTS CLAIMS FOR BANK

Men Representing All Lines of Business Appear Before Federal Board.

MUCH TESTIMONY TAKEN

(Continued From Page One.)

of farmers and implement dealers call annually at the company's Omaha office than at any one of the other branch houses.

Peter Jansen, Beatrice, asserted that while he does not live in Omaha, and has no property interests here, he sees reasons why Omaha is at the logical place for locating the bank.

E. Stoddard, well acquainted with the farm tenant class, asserted the land bank would put the renting class into the position of farm owners. He added that there are 50,000 young men in this state who want to get on farms, but are afraid to try to buy under the present loan conditions and facilities.

Thomas Millett, Gregory, S. D., said the necessary local associations to negotiate the loans could be formed in his locality within thirty days after the banks are established, and that the operation of these banks will be a great help in the development of that newer region of country.

Interest Rates Now.

J. B. Grinnell, Papillion, secretary of the Nebraska Farm congress, gave the results of his investigations as to rates of interest paid now in Nebraska on farm loans. He found one place not fifty miles from Omaha where 10 per cent interest was being paid on a farm loan. He gave his own experience of asking to have a loan renewed, being promised a renewal at 6 per cent and then being charged 6 1/2 per cent on the day when he had to have the money.

C. L. Burnham, Norfolk, asserted that under the farm loan system of cheap money and long term loans, the Rosebud country would be developed very much faster than it is at present. Although he is a banker, he said he was in favor of this cheaper rate of interest on farm loans, because it would make more general farm prosperity, and would immediately be reflected in increased deposits.

Wiley Tells of Wyoming.

S. S. Wiley, Omaha, and Wiley, Wyo., farmer colonizer, and hydraulic engineer, testified that all the Big Horn Basin in Wyoming is tributary to Omaha, tapped by great trunk lines, that 12 per cent to 15 per cent is the prevailing rate of interest there, and that young men are kept from developing that country more because of the high rate of interest, which they cannot afford to pay.

H. C. Filley, head of the University Farm Extension Work, presented a concise brief in which he showed average rates of interest charged and average that west of an arbitrary zone-line, extending from Holt to Phelps counties, the eastern companies, will not loan money, claiming that the rainfall is too uncertain. He asserted the 300 co-operative elevators in the state, together with the great number of other farmers' organization would immediately form a basis for the organization of the necessary local associations to get the loans.

Among others who testified were Colonel Jack Moore, Buffalo, Wyo.; L. B. Fanner, Burwell, Neb.; P. J. Brennan, Nobles county, Minnesota; Anson Hiersche, Scotts Bluff; O. F. Dornblazer, Dallas, Tex.; A. F. Mammone, McClelland, Ia.; W. S. Delatour, Garden county, Nebraska, and a number of other Omaha men.

The hearing continued until 6 o'clock, after which the members of the board hurried to the private car and started for Des Moines.

Position of Loan Agents.

Four loan men have rushed to Hyannis, Neb., to make loans now to the Kinkaid homesteaders, since the federal farm loan bank law was passed, although before this bill became a law, scarcely a loan could be had there by a Kinkaid.

This came out in the testimony of John A. Hoban, a Kinkaid homesteader from that section.

Hoban testified that before this bill became a law the loan men would not loan money to a Kinkaid, as the loan companies and the banks there were largely controlled by cattlemen, who wanted to oust the Kinkaid farmers from the settlement in order to get the range back for their cattle.

Commission in Advance.

Hoban testified that he borrowed \$2,600 the fore part of the present month, and that he is to pay 3 per cent commission annually for five years, and 5 per cent interest on the loan besides. He testified that the 3 per cent per annum commission, making 15 per cent for the five-year period, was all taken out in advance, and that he thus gives the company 15 per cent besides the 5 per cent per annum interest.

This was the testimony adduced when the board questioned Hoban as to how the federal farm loan bank loaning money at 5 or 6 per cent would benefit the Kinkaid homesteader.

He testified that up to the present month he had been able to get only small loans, and these from farmers or ranchers in the neighborhood instead of at the banks. He paid 8 per cent on these.

Law Helps Already.

"Do you believe the fact that the farm loan bank law is soon to go into effect had anything to do with your ability to borrow this \$2,600 now?" asked Secretary of Treasury McAdoo. "I do," he said. "I believe that is just why I got it. The loan companies sent men into Hyannis as soon as the law was passed, and there are four men in Hyannis right now making farm loans to Kinkaiders."

The court room was packed a half hour before the hearing started. Three hundred men crowded the room and hundreds more packed the

corridors seeking to push their way in, or waiting for someone to leave and make room for another.

Sixty Are Farmers.

When Secretary McAdoo asked to see the hands of those who were farmers sixty hands in the room went up, which did not include any in the hall unable to crowd in.

Mr. McAdoo made an opening statement, briefly telling the purpose of the hearings, and George W. Norris followed with a summarized statement of the intent and purpose of the bill and the method of its operation.

J. A. Ollis of Ord was the first witness called. He testified that in the last few days he had talked to at least eight men within a radius of three miles in his neighborhood who had from \$1,000 to \$3,000 apiece, but were afraid to buy even an eighty-acre farm, though they wanted one, because they feared reverses that would make it impossible to pay off the mortgage in the five years allowed them under the present system.

He said all these men declared they would feel safe in buying a farm under the farm loan act when they could get cheap money on a twenty or forty-year term under the amortization plan.

All Charge Commission.

Mr. Ollis testified that the prevailing rate of interest on farm loans in Valley county is 6 per cent, but that all the loan companies charge commission of 1 1/2 per cent for making the loan.

Ed P. McDermott of Kearney, a lawyer, next on the stand, had a pack of letters in reply to inquiries he had sent to loan men all over the Sixth congressional district of Nebraska.

While many of these loan men did not want their names mentioned, they gave information freely as to rates of interest charged and commissions deducted. Summarized, they were in part as follows:

Bartlett, Neb., 6 per cent plus commission.

Sidney, Neb., formerly 10 per cent, now 8 per cent since the farm loan law passed.

Sherman county, 5 1/2 to 6 per cent interest and 2 per cent cash commission.

Dawes county, average of 9 per cent interest, and in some cases commission as high as 6 per cent.

Keya Paus county, 6 to 8 per cent interest and varying commissions.

Dawson county, 5 per cent interest and \$20 per \$1,000 commission.

Sioux county, up to recently 10 per cent interest; now 8 per cent.

Scottsbluff county, under irrigation 10 per cent interest and other rates varying with the individual case with regard to irrigation facilities, etc.

Keith county, 8 to 10 per cent interest and commission at 1 1/2 to 2 per cent.

Kimball county, \$5 per \$1,000 commission, which always runs the rate of interest up over 8 per cent.

Banner county, 10 per cent interest and 10 per cent commission.

Lincoln county, 6 per cent interest and 3 per cent commission.

Cheyenne county, 6 per cent on the best improved land.

Many Leave Farms.

Mr. McDermott declared that of the Kinkaiders who settled on these 640-acre homesteads a number of years ago, only 10 per cent are now on the farms. The rest, he said, had to get out, largely because they could not get cheap money on long term loans, with which to develop these places.

"I feel sure from a canvass I have made," said McDermott, "that 60 per cent of the farmers in the Sixth district will avail themselves of the opportunity to borrow money under this new plan as soon as the federal farm banks are established. They are all willing to join the local associations."

He wound up by reading some replies as to location favored by men from various places in the western part of the state, all of whom favored Omaha, giving the railway facilities and many other reasons for their choice.

Victor Anderson of Kearney, who with his brother operates an 800-acre farm, testified that the prevailing rate of interest on farm loans in his locality is 5 1/2 to 6 per cent, with a commission charge of 1 per cent a year. He testified that 40 per cent of the farmers in his county are tenants, that all of them are ambitious to own farms, and that these would all be greatly helped by the establishment of a farm loan bank.

News of State Capital

(From a Staff Correspondent.) Lincoln, Sept. 22.—(Special.)—An opinion written by Chief Justice Morrison gives Attorney C. E. Randall of York, an affirmative of the judgment he secured in York county for \$9,845 as his fee for legal services for representing Morris and Herman Otto in litigation involving property worth \$60,000 belonging to their father, William Otto. Randall acted as their attorney in a controversy with three other children of the elder Otto. The litigation was subsequently settled out of court over the attorney's head.

In a case involving the value of a horse which fell through the approach to a bridge and had to be killed because of its injuries, the high bench decided that Richardson county must pay damages to the J. H. Miles estate and John Williams.

An Effective Cough Treatment. One teaspoonful of Dr. King's New Discovery taken as needed will soothe and check your cough and bronchial irritation. All druggists.—Advertisement.

COAL AND GAS RANGE Demonstration Monday, Sept. 25 Milton Rogers 1515 Harney St.

PARKER'S HAIR BALM A toilet preparation of merit. It will restore color and shine to the hair. It is the only one that cures itching scalp and dandruff.

ROSENBLATT SELLS QUALITY COAL AT CUT PRICES 2000 LBS PER TON GUARANTEED PROMPT DELIVERY TEL. D0UG. 530

We make clothes for particular men. Sack Suits from \$55 down DRESHER, The Tailor, 1515 Farnam. Tyler 345.

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PRISONER TEARS UP THE KEARNEY JAIL

O. N. Mitchell Nearly Wrecks Interior in His Effort to Make Escape.

BEATEN INTO SUBMISSION CANNOT SEPARATE LOSSES

(From a Staff Correspondent.)

Lincoln, Neb., Sept. 22.—(Special Telegram.)—A daring jail delivery was thwarted here early this morning, but only after one police officer had been knocked unconscious by a blow from a bolt in the hands of O. N. Mitchell, alias John Jones, and another had been forced to club him into submission.

Mitchell was in the city jail on the charge of operating an automobile without a license. The jail was not guarded from 8 o'clock until 2 a. m. His attempt to get out was one of the most daring ever known here. He literally demolished the interior of the two-cell lockup and tore off the entire door sill which leads into the office. Just as he had forced his way into the office he heard the officers coming down the hallway with an intoxicated man. He hid behind the door and as Night Policeman Bede Loughton stepped in he was floored with the iron bolt in the hands of the prisoner.

After a desperate encounter with Officer Vern Smith, lasting for ten minutes, he finally gave in. Mitchell then confessed that he was wanted in Phillipsburg, Kan., for stealing an automobile. A tent in which he had been living at the fair grounds was found to contain many stolen articles.

The Kansas sheriff has been notified and will arrive tomorrow to take charge of the prisoner.

Department Orders. Washington, Sept. 22.—(Special Telegram.)—Pensions granted: Nebraska, Martha J. Beck, Campbell, 51.

The following letter carriers were appointed in Iowa: Argyie, Philip Frank; Arion, Foster R. Kopford; Blackburg, Paul Chasman; Crawfordville, Ernest L. Clark; Earlville, Samuel McCarvey; Gilmore City, James F. Mulholland; Schaller, Gold Bonenburg; Stanton, Albert F. Hatch; Stanton, Fred Cross.

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FIRE COMPANIES LOSE TORNADO SUIT

Supreme Court Holds Wiig Building Was Hit by Lightning Before Blown Down.

CANNOT SEPARATE LOSSES

(From a Staff Correspondent.)

Lincoln, Neb., Sept. 22.—(Special Telegram.)—Martin Wiig of Omaha, whose brick building was destroyed in the Omaha tornado of 1913 can recover on two policies for lightning and fire which he held in Girard Fire and Marine Insurance company and the American Insurance company of New Jersey, according to a ruling of the supreme court this morning.

The companies fought payment of the policies on the ground the buildings were blown down first and took fire afterwards. The high court says, however, that the evidence shows the building was struck by lightning first and was blown down afterwards. Nor is it possible, the court says, to separate the loss due to fire from that due to the collapse of the building.

HYMENEAL.

Thompson-Brunsbach.

Beatrice, Neb., Sept. 22.—(Special Telegram.)—Harry Thompson and Miss Othelia A. Brunsbach, both of Maryville, Kan., were married here this evening by County Judge Walden.

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Rock Island Must Settle With Circus Men Hurt in Wreck

(From a Staff Correspondent.)

Lincoln, Neb., Sept. 22.—(Special.)—Joseph Maucher and James Croghan, employees of the Ringling Bros.

circus in 1913, are entitled to recover \$10,000 and \$15,000, respectively for injuries in a railroad wreck when a Rock Island passenger train hit the circus train in a rear end collision at a siding near Richfield, Neb. The judgments returned in the district court of Douglas county run against the Rock Island.

The railroad pleaded a special contract with the circus and also asserted the damages were excessive. The high court says it would be against public policy to recognize the special contract, and in view of the serious crippling of the two men, the judgments are not too large.

H. H. FURNALD died at his home at Plainview, Neb., yesterday. His body was brought to Seward and the funeral took place Friday. He was a pioneer resident of this place. He leaves one son, Albert of Plainview.

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THOMPSON-BELDEN & CO. The Fashion Center of the Middle West Established 1886

The Glories of Autumn Colors Everywhere

Do People Like to Be Humbugged?

Some stores evidently think so. We might explode a lot of strong language in this ad and perhaps attract more attention, like a small boy with a firecracker, but we prefer to tell the simple truth in a plain, understandable way, because we seek your confidence as well as your attention.



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Toilet Articles at Special Prices

Ideal Rubber Cushion Hair Brushes, triple bristle, for Saturday, only \$1.00. An excellent Medicated Toilet Soap, at 19c a box. Saturday only; quantity to each customer limited. Main Floor.

Luxurious Furs In Fashionable Styles Moderately Priced

This season's newest styles are very attractive, and present a complete showing of QUALITY FURS at popular prices. The Fur Shop—Second Floor.

Remember This When You Buy Silks

Silk is one of the easiest products in the world to "load"; that is, to make it appear genuine, silky and like a pure-dye taffeta. Many unscrupulous manufacturers substitute, adding three or four times the actual weight of the silk by using tin or iron. They overload and weaken their silk to such an extent that it is practically worthless and at the first strain it splits and tears. MORAL: Insist on Belding Bros. Guaranteed Silks, which are pure dye, will not split or tear and cost no more than is asked for ordinary silks. We are Exclusive Agents for Belding Bros. Silks.

Children's School Hose Special--

18c, 3 Pairs for 50c. A fine ribbed black cotton hose, durable and slightly. For Saturday only, 18c, 3 Pairs for 50c.

Stylish Sailors of Hatter's Plush, \$3.95

A Special Sale Saturday Three fashionable new shapes, small, medium and large, made of fine black hatter's plush. An extra value for \$3.95



Trimmed Hats, \$2.95-\$3.95. Hats of Silk Velvet in new styles and colors and smartly trimmed; remarkable values at these prices, for Saturday only. On Sale in Basement Millinery Only.

Start the Children Right. MANY a grown-up woman owes the shapeliness of her feet to the shoes she wore as a child. It is more important that children's shoes be made upon right fitting lines than adults' shoes, for a child has practically no choice. Our stock of children's shoes contains every kind of shoe for every purpose and occasion for children. They are designed and made with the same care for comfort and support as our adults' shoes. School shoes from \$2.25 to \$3.50, according to size.



FRY SHOE CO. 16TH & DOUGLAS.

Buying at Beaton's Saves You Money. Read Over This Bargain List for Saturday. \$1.00 Listerine .59c, 50c Stuart's Dyspepsia Tablets .29c, 50c Canthrox .29c, 50c Orasin Tooth Paste .34c, Bottle of 100 Hinkle Cascara Pills .19c, 50c Nadinola Preparations .34c, 50c Hind's Honey Almond Cream .34c, 50c Doan's Kidney Pills .34c, 50c Lantz Red Kidney Pills .39c. Ruber Department \$3.50 Whirling Spray Female Douche .23.38, \$1.50 Legrand 2-qt. Fountain Syringe .79c, \$1.50 Legrand 2-qt. Hot Water Bottle .79c, 65c Atomizers .39c, \$2.00 Legrand Combination 2-qt. Fountain Syringe and Water Bottle for .81.15, \$1.00 Duffy's Malt Whiskey .34c, 50c Java Rice Powder .34c, 10c Lustrite Emory Boards .34c, 50c Lavouris .34c, 50c Kodol Dyspepsia Tablets .29c, 35c Castoria .21c, 25c Mentholatum .19c, 5c Ivory Soap .2 for 6c, 25c Graves' Tooth Powder .15c, 25c Sloan's Liniment .17c. Perfume Specials \$1.00 Piver's Extract, all odors, per ounce .69c, 50c Assorted Perfumes, many odors to select from, per oz. .24c, 50c oz. Sachets, large assortment, per ounce .24c. Photo Department Films Developed Free \$3.50 Pixie Camera, 2 1/2 x 4 1/4 for .52.00, \$2.50 Pixie Camera, 2 1/4 x 3 1/4 for .51.50, 5c M. Q. Tubes .6 for 25c. Special prices on enlargements. Candy We are agents for Huyiers', Cranes' original Allegretti's and Lowrey's Chocolates and Bon Bons. Fresh shipments received daily. Cigar Specials 10c Chancellor, Conchas size, each for .5c, Limited 5 to a customer. 10c Odins .5 for 25c, 10c Tom Moore, Conchas size, each .5c, Limited 5 to a customer. 15c Murilla, Breva size 3 for 25c, 10c Gibraltar Perfecto 5 for 25c.

Ford SALES AND SERVICE STATION HOLMES-ADKINS CO., 24th and N Streets Chassis, \$325.00 Touring Car, \$360.00 Runabout, \$345.00 Sedan, \$645.00 Coupelet, \$505.00 Town Car, \$595.00 F. O. B. DETROIT

The Demands of Your Blood. When the blood (the power fluid of your body) is properly nourished, your body invariably radiates signs of glowing health. But it is so easy to neglect its importance, and blood disease's of malignant form, like Rheumatism, Catarrh, Malaria, Scrofulous poisons and skin diseases take hold before we are aware—the result of negligence. Keep your blood (power fluid) running pure by the nourishing qualities of S.S.S. and banish these undesirable tenants from your body. Get the Genuine S.S.S. from your Druggist. USED FOR 50 YEARS SUCCESSFULLY

THE NOVELTY CO. "THE STORE FOR THE PEOPLE" Again to the front with a gigantic sale for Saturday in our Men's, Women's and Children's Dept's., featuring special prices throughout the entire store. LADIES' SUITS, COATS, SKIRTS, WAISTS, FURS, MILLINERY, SECOND FLOOR—TAKE ELEVATOR Ladies' Suits serge, poplin, novelty cloth, fur or velvet collars; all colors; worth to \$21.50 .15 Ladies' Suits, poplin, gabardine, serges, fur or velvet collars; all styles; worth to \$24.50 .17.50 Ladies' Suits, man-tailored; poplin, serges, novelty cloth, fur trimmed; worth to \$30 .20 Ladies' Coats, cape velvet collar, novelty cloth; newest styles; worth .75 Ladies' Coats, fancy plaids and mixtures, in all colors; velvet collars; worth \$12.50 .12.50 Ladies' Coats, plush, all styles, with belt or full flare; worth \$17.50 .17.50 Lingerie Waists, in all styles; worth \$1.50 .98c Georgette Crepe Waists in all styles; worth \$5. \$3.48 New model Trimmed Hats for fall; worth \$7.50 to \$10. \$3.98 Elegant line of Skirts, worth to \$7.50; all styles .49.50 Sailor Serge Dresses, all sizes; worth to \$12.50 .50.00 New Silk Dresses, all shades; worth to \$30 .15 Men's Suits, cassimer, worsted, fancy mixtures; worth \$12.50 .75 Men's Suits, pinch back or regular cut; worth \$18.50 .95 Boys' and Girls' School Suits, extra good; worth \$2.50 .1.98 Women's Shoes, all colors and two tone; shades worth \$7.50 .4.98 Men's Union Suits; the best that money can buy. Come see. .69c .98c THE STORE FOR THE PEOPLE THE NOVELTY CO. 214 North 16th Street BERNSTEIN & KRASNE, Props. THE STORE FOR THE PEOPLE