

## Failure to Sell Corn Handicap to North Nebraska

C. E. Burnham, Director of  
Federal Reserve Bank, Pre-  
dicts Better Business in  
Near Future.

March 1, "Settlement Day," is a critical time in an agricultural state like Nebraska. With the unsettled financial conditions, the Bee correspondents have completed a survey of conditions in the state after interviews with leading bankers, farmers, business men, etc. This is the third of the series of surveys on the economical and financial conditions in the state.

Norfolk, Neb., Feb. 19.—(Special)—Better business conditions can be expected in northern Nebraska and southern South Dakota after March 1, next, according to the belief of business men, professional men, and some of the farm experts who believe they see many signs which, along with the spring rains, bring a feeling of more confidence on the part of all those who have been fearing the future, owing to the tightness of money and depressed business conditions elsewhere over the country. In the corn districts of north Nebraska and South Dakota, little business, comparatively speaking, is being done, but that is due to the halting of the sale of corn by muddy roads.

Agricultural business is rather slow, according to R. A. Stewart, agent for the Madison County Farm bureau. The banks are loaning some money to the farmers, he says.

**Renters Sell Corn.**  
"Here and there we hear of banks forcing in some corn. This is true so far as renters are concerned," the farm agent says, "but that is normal, the renter being without funds is forced to sell to meet his rents. The ordinary farmer is not so badly off. Every farmer is cutting down on expenses for the new year. Those who can afford to hold their grain are doing so. They believe that the price will go no lower and in holding they have everything to gain and nothing to lose."

"Most of the farmers are getting ready for their spring work, which will begin right after March 1. General farm conditions are good. Farmers are planning their work on a better business basis and while the work will be carried on a much smaller scale and the farmer will be an economist, there will be much new work on farms this year. Farm labor will get less money from present indications. About \$60 will be the highest price paid for the best class of labor, while \$25 to \$30 will be what most farmers will pay their help."

**Counties Let Contracts.**  
Counties in north Nebraska are beginning to let contracts for bridges and grading contracts are being made in counties where the state and federal aid is not available at this time. Some of the town boards, however, are holding back on improvements due to the fact that material costs are higher than last year.

John Isaacson, contractor, states that he finds counties are quite busy now in letting bridge contracts.

"The higher freight rates have caused the price of material used in municipal improvements, such as water extensions, to be higher this year than at the same time last year," he says.

"There is a tendency to withhold improvements by the towns on that account, but counties have to keep their bridges in good condition and that improvement work will continue as in normal times."

**Bank Reports Favorable.**  
C. E. Burnham, director of the federal reserve bank at Kansas City, which has charge of the 10th federal reserve district covering all of Nebraska, Kansas, Oklahoma, Colorado, and parts of New Mexico and Missouri, declares latest returns to that bank point to better business in most every corner of the district.

Nebraska, he says, is furnishing more capital than any other state in the district. A loaning up of the financial situation is noted everywhere except where the corn is not being moved—in north Nebraska.

"The only real debt-paying products sold in north Nebraska are the hogs," says Mr. Burnham. "Cattle which are being shipped are profitable rather than an asset because they are being sold at a loss of from \$10 to \$30 a head that throws the debt back instead of it being wiped out. It merely reduces it to a small amount. This is caused by the fact that many farmers went to the markets and bought cattle expecting a profit after feeding, while others profit they were unable to pay for the first cost."

**Hogs Money-Makers.**  
"The situation with hogs is different. At the present time money is being made by feeding 25 to 30-cent corn to hogs which sell around \$8 a 100 pounds. That nets the farmer a fair profit and those farmers who have hogs to sell are paying off their indebtedness."

"The real debt-paying commodity of north Nebraska is corn and that is not being sold because of the low price."

Discussions on the financial situation with Mr. Burnham and other bankers indicate that deposits continue going down. Some banks are absolutely refusing to loan money to finance new business, while others are loaning more freely. One farmer, whose standing is good, received a loan here for \$8,000 to tide his feeding investment over a few months. Old paper is now being renewed by some of the banks. In other words, the banks are taking care of their regular business.

**Corn Big Problem.**  
"If the prices of farm products increase there will be a healthy revival of business conditions," says the federal reserve bank director, "this being an agricultural country, and we depending entirely on corn, we will have to market that product before we get any benefit."

"The tenth federal reserve bank district is in much better condition. In the past few weeks the bank has paid off redemptions with other federal reserve banks amounting to about \$31,000,000. This is the result of the sale of wheat in southern Nebraska, Kansas and Oklahoma. When business in the bank closed on February 4, the records showed no redemptions, with increases in the reserve accounts amounting to about

\$2,000,000. That is an indication of better business." March 1, 1921, is the most problematical settlement day in the history of the agricultural country, according to admissions of bankers and real estate men. Settlements must be made on that day which will be a drain on all banks. Through-out the tenth federal reserve district indications are that all banks have made arrangements for the settlement day and only a few real drains on banks are anticipated. Several bankers say that they have the March 1 settlements under control and that business will go along very nicely after that date.

**Calamity Howlers Downed.**  
While most progressive business men are urging confidence, downing the calamity howlers and through optimism creating better business, the numerous foreclosures on real estate which are pending and record-breaking number of bankruptcy cases are not being lost sight of.

"Confidence is one of the largest elements to successful business," says a statement of one north Nebraska banker to his trade. "During this period of deflation and readjustment do not allow your confidence in the ability of this great granary of the world to be shaken. We produce not only the food, but the raw material so necessary to sustain life and continue manufacturing."

## Credit Men to Meet In Omaha Tuesday

Opening Session at Elks' Club  
Banquet to Be Held at  
C. of C. in Evening.

C. F. Brinkman, assistant cashier of the United States National bank will deliver the opening address at the fifth annual convention of the Nebraska Credit Men's association's meeting at the Elks club here Tuesday.

W. L. Greenlid, president of the Lincoln Association of Credit Men will respond. An address by H. F. Gilmour of Lincoln on "A Study of Credit Correspondence" and a general discussion complete the morning program.

G. P. Horn and E. J. McManus of Omaha, and Russell Kibborn of Lincoln will speak at the afternoon session. The meeting will adjourn at 5 o'clock Tuesday evening for a banquet at the Chamber of Commerce.

A feature of the banquet will be talks by Miss Corrigan of the Field-Hamilton-Smith company, and J. H. Tregea, secretary and treasurer of the National Association of Credit Men.

Registration for the meeting will start Tuesday morning at 10. C. J. Ochiltree of Omaha, J. S. Tupper of Lincoln, and L. T. Kohl of Hastings are on the Nebraska conference committee.

At the general discussions in the morning and afternoon the credit men will take up puzzling questions of their business in an informal manner. About 300 men are expected to attend.

## Community Department Planned by Omahans

Henry P. Meyers and Henry H. Lovell, room No. 8, Wead block, are promoting a project which they expect will result in the erection of a series of apartments at the northeast corner of Fiftieth and California streets.

They refer to this enterprise as "community apartments." Each occupant will own an apartment, the payment of which will be arranged on the basis of full or part payment down, they explain.

They state that their first building will be a near school house and will be fire-proof and there will be a landscape garden about 70 feet wide. The site is 150x135 feet.

Mr. Lovell stated that the idea has been used in Europe for many years and has proved to be successful.

## 30 More "Nifty" Ladies Are Sought for Den Show

Ben Johnston, director of the Ak-Sar-Ben den show chorus, is emitting loud wails of distress.

Ben is looking for fifty ladies of the chorus for the den show. He has 50, but he wants 30 more. Thus the wails of distress.

The author of the show is responsible. He put so many chorus numbers into the show which is to start next June that two choruses are required. One will be on the stage while the other is changing costumes and vice versa.

"Ak-Sar-Ben needs 30 chorus girls who can sing and needs 'em bad," wails Johnston.

The only requirement is a masculine voice that isn't too masculine. A rehearsal will be staged at the Elks club Monday night and Johnston asks candidates to seek him out there.

## Minneapolis Park Head to Speak Here Tuesday Evening

Theodore Wirth, superintendent of parks in Minneapolis, will give an illustrated lecture showing what has been done in Minneapolis and other cities on parks and boulevards, Tuesday evening in the city hall under the auspices of the North Side community club. Mr. Wirth will give his lecture in Council Bluffs Monday evening. While here, he will be the guest of Jacob Hess, florist.

## Woman Loses \$2,016 in Bold Daylight Robbery

St. Louis, Feb. 19.—Mrs. Antone Gasich, 26, was held up, beaten and robbed of \$2,016 in broad daylight at a busy south side business corner. She was taking the money to her husband's soft drink parlor when assaulted.

## Divorce Court

Charles E. Sister from Lydia Sister, defendant.  
Bertha Davis from James A. Davis, creditor.  
Martha Warren from Roy M. Warren, creditor.  
Beulah Higgins from Bruce Higgins, creditor.  
Penny May McKillop from William McKillop, creditor.

Divorce Petitions.  
Fay Karamo against James Karamo, creditor.  
Dorothy Wright against Ira Wright, creditor.

# BRANDEIS STORES

## February Sale of Yard Goods and Accessories

Beginning Monday—Values Without Precedent—An annual bargain opportunity which makes it possible for the economical woman to obtain the dress goods and accessories she wants at the prices she needs. The prices won't let you forget and the qualities will remind you.

### FEBRUARY SALE OF Domestics

at prices you've waited for

- Dress Ginghams  
Genuine York and Everett Classic dress ginghams; in beautiful plaids, checks and plain colors; 10 to 20-yard lengths; Monday, per yard, **16½¢**
  - Dress Percalé  
For dresses, wrappers and shirts; light and dark colors; 2 to 10-yard lengths; 36 inches wide; special, per yard, **17½¢**
  - Cretottes  
Wonderful assortment of beautiful tapestry and shadow effects; for draperies, fancy work or the new; much admired house aprons; new printings and color combinations; 36 inches wide; worth 75¢; special, per yard, **39¢**
  - Embroidered Tissue Gingham  
In assorted patterns and colors; exceptional value; 36 inches wide; Monday, per yard, **39¢**
  - Novelty Shirting Madras  
In assorted pretty patterns; for men's and boys' shirts, waists, pajamas, etc.; all fast colors, yard, **25¢**
  - Ubleached Muslin  
Heavy round thread quality; in long mill lengths; wonderful value; special, per yard, **12½¢**
  - Ubleached Indian Head Muslin  
Of superior weight and construction; 1 to 10-yard lengths; 36 inches wide; special, per yard, **17½¢**
  - Wearwell Bleached Sheetting  
A sheeting made of long staple cotton of uniform quality with tape edge, which adds considerably to its wearing and laundering quality; specially priced for Monday.  
10-4, 90 inches wide, per yard, **55¢**  
9-4, 81 inches wide, per yard, **49¢**
  - White Outing Flannel  
Good quality with long warm fleecy nap; 10-yard limit to a customer; special, per yard, **15¢**
  - Mill Remnants  
36-inch bleached muslin and 36-inch cambric; good quality for making sheets and cases; special, per yard, **10½¢**
- Basement—North.

### FEBRUARY SALE OF SILKS

at long-expected prices

- This annual event is eagerly looked forward to by all silk users, giving them a wonderful opportunity to supply the season's wants at a big saving.
- Spring and Summer Silks  
in all the new colorings
- |                            |                      |     |
|----------------------------|----------------------|-----|
| 40-inch Printed Radium     | Choice<br><b>129</b> | Yd. |
| 40-inch Foulard Tricolette |                      |     |
| Crepe de Chine             |                      |     |
| Georgette Crepe            |                      |     |
| Stripe Shirting Silk       |                      |     |
| Stripe Crepe Shirting      |                      |     |
| Silk Warp Canton Crepe     |                      |     |
| Tapestry and Vesting Silks |                      |     |
- CORDUROY—Narrow wale corduroy, a practical fabric suitable for bath robes, lounging robes, children's dresses, skirts, etc.; in Copen, rose, tan, brown, American Beauty, lavender, wistaria, coral, ivory, plum, Russian green and navy; special, per yard, **69¢**
- SILK CHIFFON VELVET AND DUVEYNE—Note this wonderful offering of 40-inch silk chiffon velvet and silk duvetyne; in the navy, rose, coral, brown, Copen, silver, beige, Russian green and brown; a limited amount, while they last, per yard, at **\$2.95**
- GENUINE PUSSY WILLOW TAFFETA—in black only; 40 inches wide; special, per yard, **2.45**
- "The Aisle of Silk"  
Main Floor—Center

### FEBRUARY SALE OF Dress Goods

at prices you've waited for

- Mill Ends of Dress Goods  
Several thousand mill-end pieces of all wool goods from one of America's foremost mills; lengths are from 1¼ to 5 yards; suitable for coats, suits, skirts and dresses; all staple shades; width 50 to 54 inches; priced at a fraction of their worth, per yard, **1.00**
- 3500 Yards of All-Wool Dress Goods  
All 38 to 44 inches wide; fine pure all wool French serges, all wool poplins, all wool Ottomans, all wool taffetas, all wool plaids, etc.; in all the most wanted staple shades; just the right weight for your spring suit or dress; special, per yard, **1.25**
- Pure Wool Tricotines  
48-inch fine quality tricotines, in navy, blue and brown; all pure wool materials, in demand for spring suits and frocks; priced for our sale at, per yard, **2.69**
- Chiffon Broadcloth  
Just what you need for spring suits, dresses and skirts; sponged and shrunken and fine lustrous satin finish; in black and all wanted spring shades; priced for Monday, per yard, **3.50**
- Suitings, Coatings, Etc.  
These represent a fortunate purchase of several thousand yards of 50 and 56-inch all wool suitings, coatings, worsteds, plaids, checks, stripes, etc.; desirable for tailored suits, coats and skirts; priced for Monday selling, at, per yard, **1.95**
- 54-Inch Silvertone  
The smart spring fabric; pure all wool; a full range of the newest spring shades; for tailored suits and coats; priced for Monday, special, per yard, **2.45**
- Government Surplus Khaki Cloth  
In light and heavy weight; desirable for ladies' and children's skirts, suits and coats; also for men's and boys' top coats and shirts; 27 to 36 inches wide; priced for Monday selling, at, yard, **50¢**
- Fine Wool French Serge  
In navy and midnight blue; a fabric adapted for spring suits and dresses, and will give excellent wear; priced for Monday, per yard, **89¢**
- Main Floor—Center.

## An Exceptional OFFERING Seasonable Wash Fabrics FOR EARLY SPRING WEAR

40 and 44-inch Flain Colored Chiffon Voile, 38 and 40-inch Silk and Cotton Mixed Novelty Voile, 36-inch White Embroidered Dress Swiss, assorted dots, 36-inch Mercerized Dress Poplin, assorted colors, 36-inch Bangkok Shantung suiting, in plain shades, 40-inch Flain White Voile, with tape edge, 36-inch Novelty White Voile, stripes, plaids and checks, 36-inch White Splash Voile, beautiful quality, 36-inch White Pique, in assorted cords, 36-inch White Indian Head Suinting, Belfast Linen finish, 45-inch Mercerized White Batiste, soft silky finish, 38-inch Flain White Flaxon, extra sheer quality,	Choice <b>39</b> Cents Yard	Colored Irish Dress Linen 95c yd.	Old Glory Long Cloth 10-Yard Bolt 95c	40-inch Novelty White Voile, in assorted plaids, checks and stripes. 36-inch Silk and Cotton Mixed Foundation Silk. 36-inch Silk edge Cotton Crepe de Chine. 27-inch Mercerized Dress Poplin, in assorted colors. 27-inch White Ripplette, for boys' and girls' wash suits. 36-inch Sea Side Suinting, in plain shades. 27-inch White Linen finish Suinting.	Choice <b>22½</b> Cents Yard
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Basement—North

No Mail or Phone Orders Filled.

## ACCESSORIES at Prices You Can't Forget

### EMBROIDERIES

FINE EMBROIDERY FLOUNCING—in cambric, longcloth and nainsook; 12 to 17-inch width, per yard, **35¢**

REAL HAND MADE FILLET Laces and Insertions—2½ to 3½ inches wide; very special, per yard, **1.59**

MEDALLIONS—Real Fillet—Medium and large; hand made; each, 1.69, 1.00 and **25¢**

Main Floor—Center.

### TRIMMINGS

SOUTACHE BRAIDS—12-yard bolts; latest shades, blue, brown, tan, gray; for braiding suits, dresses; bolt, **19¢**

LUSTRAL BRAID—12-yard bolts; for braiding and embroidering soft materials; newest shades; special, bolt, **49¢**

MEDALLIONS — Fancy medallions; all styles and shades; latest color schemes; for trimming; each, 10c to **98¢**

Main Floor—Center.

### NOTIONS

Gold-eyed Needles, all sizes; formerly 16c ..... 5¢  
Ball O. N. T. Crochet Cotton, all sizes..... 8c  
50c Best Rubber Dress Shields, per pair..... 19c  
5c Rubber Dress Shields, special, per pair, 12..... 25c  
15c Bias Tape, 6-yard bolts, 4 bolts for..... 25c  
Spool Fast Colored Darning Cotton..... 25c  
Elastic Hair Yets, all shades, each..... 5c  
15c Shirt Collars, all sizes, each..... 5c  
Steel-eyed Needles, all sizes, package of 25..... 2c  
Rompier Elastic, 3 pieces for..... 10c  
Dressing Pins, 300 to paper, per paper..... 5c  
Mercerized Star Twist, just like silk; used for hand or machine sewing; 3 spools for..... 10c  
Extra heavy firm boned inside belting, in white and black; every width; at, per yard, 10¢  
"Yald" Brassieres, fitted with Nalad Dress Shields, every size, formerly 1.75, special ..... 49c

Main Floor—South.

### DRESS FORMS

Jersey Covered  
**1.89**

Every size; they solve the problem of fitting yourself. This is our best number. Specially priced for this great sale at **1.89**

Main Floor—South

### LININGS

A. B. C. SILK—36 in. wide; in all shades; used for fancy work, etc.; **1.00**  
special, yard.

FANCY SATEEN PERCALINE AND TAFFETA—In all color combinations; light and dark grounds; Monday, yard, **79¢**

PLAIN SATEENS—In all wanted shades; best qualities for linings and fancy work; 36 inches wide; priced Monday, at, per yard, 75c and **59¢**

Main Floor—Center.