THE MORNING BEE

MORNING-EVENING-SUNDAY

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IF SECRETARY FALL RESIGNS.

Rumors of an impending cabinet change, affecting the Interior department, do not contain any element of surprise to those who have been closely watching proceedings. Secretary Fall has differed sharply with Secretary Wallace of the Agricultural department concerning certain matters of policy, and it now appears the president leans to the side of the secretary of agriculture. If Secretary Fall is so thoroughly committed to his views as to feel his usefulness is ended because he can not have his own way, his resignation will naturally follow.

Chiefly the difference between the two cabinet officers grows out of the control of the forestry service. This bureau was originally organized and has been developed in connection with the Department of Agriculture. It has been kept there because of its close alliance with certain other bureaus or divisions of the department, from which it can not well be divorced. A certain amount of overlap in jurisdiction is thus created, but it has not presented anything in the way of complications that can not readily be overcome. In fact, the work has progressed smoothly enough, and with little if any friction prior to the coming of Mr. Fall as secretary of the interior.

Forestry is growing in importance every day in the United States. The several states of the union are taking it up seriously, and most of them now have forestry departments, in charge of experts, who look after the culture and propagation of tree growth in every way. In New England, Pennsylvania, and the southern states, the work is carried along on a scale of great commercial operations, and is found to be exceedingly profitable. Public interest was aroused to protest when the removal of the bureau from the Agricultural to the Interior department was proposed, and it is quite in line with his general character that the president, after full examination, should decide against the change.

Another thing that may in some regard affect Secretary Fall is the fate of the so-called Bursum bill, which was intended to open to settlement certain lands now in possession of the Pueblo Indians in New Mexico and Arizona. It is not necessary to inquire into the merits of this measure, if it has any. Generally it is regarded as an untimely effort to deprive the Indians of rights that are theirs, to make way for what threatens to be a great speculative enterprise in the way of reclamation. The government is in need of land to meet the demands for farm homes, but it can not afford to secure that land at the expense of further good faith with its wards. Too much scandal already has been created by the record of our dealings with the Indians to allow another threat of repetition to go without challenge, and so the Bursum bill has gone to a grave in the committee archives.

Secretary Fall may resign, or he may accommodate his own to the views of the president. 'If he chooses the latter course, he will find opportunity for great service in administering the affairs of his department, which is one of great importance in the housekeeping of the nation. Certain great programs have been initiated, and President Harding is inclined to carry them on, and the secretary of the interior, whoever he is, will have employment enough in doing the things that are under way for the good of all the people.

CUT LEGAL RED TAPE.

A vast and promising movement is on toward the simplification of legal procedure. The mass of technicalities, designed one by one for the protection of the parties to legal action have finally so cluttered up the temple of justice as to constitute impediments. The process of law has become overcostly and slow, but by no means no more certain than of old.

Dean Henry M. Bates of the University of Michigan Law school covers the situation in the following words: "General simplification of course must be sought if the courts are not to lose ground steadily. Great advances have been made in this state, and while at each change there is a howl from some members of the bar, the successive reforms have in the main been received in good spirit and every one of them is now heartily approved.'

These remarks were drawn forth by publication of a proposed procedural reform act by Hugh E. Willis, professor of law at the University of Indiana. The proposal is to abolish the present and provide a new system of legal procedure, both civil and criminal, by authorizing the supreme court of each state to prescribe forms and rules, and generally to regulate pleading, evidence and practice. Mark well what Prof. Willis has to say:

"The purpose of this act is to make legal procedure a means for the administration of justice instead of an end in itself. Today, as always heretofore, legal procedure has been an end. We are litigating procedure. Over one-half the cases appealed involve no questions except procedure. Attorneys may be interested in these questions, but clients certainly are not. Society (and that means clients) is complaining of the delays, uncertainties and expense. All of these are due to the fact that so much time is spent in litigating procedure. It is as though physicians should pay no attention to the question, whether or not the medicines they prescribe are good for their patients. Society would not tolerate such physicians. Attorneys do not ask whether or not their legal procedure is good for their clients. Society is beginning to ask why there is this difference between physicians

His proposal, which is endorsed by Dean Roscoe Pound of Harvard University Law school, Dean John H. Wigmore of Northwestern University Law school, and in principle by Elihu Root, the leader of the American bar, would require notice pleading instead of essential fact or issue pleading. It would also give judges greater control over the conduct of trials, and would abolish reversals for technicalities. All rules of legal procedure would be directory rules instead of mandatory, statutory or common law rules. While these changes will be best understood by lawyers, it is evident enough to the lay mind that they would cut a lot of red tape that now seems to hamper justice. There is, of course, opposition to the plan among many practicing attorneys, but there is also strong support from others. The general public will welcome any move for speeding up and simplifying justice.

FIRM FOR CLEANER PICTURES.

Nebraska and Iowa exhibitors who have declared they will not attempt to show "Fatty" Arbuckle films display good judgment. They should be congratulated, for their determination is not solely based on recognition of the protest that has been sent up from all quarters against the proposal, but has in it some sign of the general policy of these exhibitors to display only films of high quality. They cater to the citizens of states well known because of the intelligence and high moral standards of general citizenship, and know that to maintain patronage they must meet the requirements of people whose tastes are

for the decent. One cynical distributer says it will be up to the public entirely if Arbuckle is allowed to return; that unless the people want the films, they will not be shown. This is looking at it entirely from the wrong end. That man and every other producer and distributer knows that films have been made and shown that never should have been put before the public, and because they have been patronized, as such things always are, the producer has salved his conscience with the statement that it was what the public wanted. A heavier responsibility than this resta on the producer, the distributer and the exhibitor.

Each is part of a great industry, and in a large sense each is a keeper of public morals. Unless they are eager to have rigid restrictive censorship laws enacted, they will heed the warning many times given, and be diligent in cleaning their own house. If the future of the moving picture depends on the showing of one or two so-called "stars," who have fallen into eclipse through their own misconduct, then it would better shut up shop, and employ its capital in something else. Happily, there are plenty of moving picture actors whose records are clean and whose popularity is not challenged by malodorous private records, and these, as well as the public, deserve protection from the unworthy.

LOOK AT THE PRINTERS.

"A drop of ink makes millions think," runs the rhyme so familiar to all, and another well-conned adage is, "Of the making of books there is no end." Just how many drops of ink are employed in making the 110,000,000 people of the United States think will never be known, nor is there a close and accurate account of the number of printed sheets laid before them. However, the census of the printing industry for the year 1919 is at hand, and it contains some figures that may interest the public.

In 1919 there were 32,476 printing establishments of all kinds in the United States, a decrease of 3 per cent since 1914. These employed 455,822 persons in all capacities, an increase of 8 per cent in five years. Capital employed was \$1,150,505,247, an increase of 59.7 per cent over 1914. Salaries and wages paid amounted to \$563,584,011, an increase of 69 per cent, while the value of products from these plants was \$1,699,789,229, an increase of 88.5

In the newspaper and periodical publication branch of the industry were listed 17,362 establishments, as against 19,317 in 1914, a decrease of 10 per cent. Persons engaged were 228,630, or 7.8 per cent more than five years before. Salaries and wages paid were \$228,198,701, an increase of 60.5 per cent. and capital employed was \$614,045,344, an increase of 59.6 per cent. Value of products was \$924,152,-878, an increase of 86.4 per cent.

Nebraska had in 1919 541 newspapers, devoted to news, politics and family reading, 36 less than in 1914, and 17 fewer than in 1909. Ten papers devoted to the printing of agricultural, horticultural and similar information were published in Nebraska then; 15 college and school periodicals, and four fraternal orders, clubs and societies; four for the Boy Scouts; three labor papers; 11 religious, seven trade journals, and three classed as miscellaneous. In the other classifications Nebraska is listed among

"all other states." In 1919 in the United States a total of 20,489. publications had an average circulation per issue of 222,481,983, a decrease in number of publications of 2,265, and an increase in circulation of 17,087,086. Daily newspapers numbered 2,441, with an average circulation of 33,028,630 each day. Nebraska had 29 daily newspapers in 1919, with a daily circulation of 371,309 copies. This was a decrease of five in num-

ber, and an increase of 41,469 in circulation. These high spots will afford a notion of how well the American public is supplied with reading matter, particularly in the way of daily papers. In Nebraska, for example, it means that more than one paper for each four of the population is printed every day. No excuse for not being informed exists in this state, and mighty few people who are not informed, for the average Nebraskan is a persistent reader.

Surprise is expressed that a factory hand did not "bite" on the fake turkey his companions prepared for him. The real wonder is that the plotters thought they could get away with it.

The Burlington is wheeling into line with orders for motive power and rolling stock on a large scale, keeping up the Hill tradition of being ready.

It is all very well to expel bootleggers from the senate restaurant, but where does that leave the

The British debt commission is on its way to America. Here's a hope it brings along the check-

Press Agent Hays

From the Louisville Courier-Journal. In reading Mr. Hays' reasons why, in his judgment, the ban against Arbuckle should be lifted. Americans with a fine sense of the fitness of things can not fail to regret that the disposition of this case could not have been intrusted to the director of the American stage rather than to the director of the American screen. It is difficult to imagine that a man of Augustus

Thomas' irreproachable taste could concur in the maudlin sentimentality or specious reasoning that equally mark the Hays pronouncement on the subject. It may be argued that an applicant for commutation of sentence deserved consideration by reason of alleged reformation, but it is none the less true that a

decency loving public merits equal, if not greater, con-

sideration from the director of the motion picture That public should be safeguarded against the pos sibility of having revived in its daily consciousness things connoted by the name of this forbidden figure

Very willingly, and without the faintest trace of lingering malice or ill will, the decency loving public would consent to have all that Arbuckle represents speedily effaced. Millions of movie patrons will not hare Mr. Hays' leniency. The importance of taste, as well as of executive

capacity, in positions like that now held by Will H.

Hays has seldom if ever been so strikingly illustrated as by this decision. Reintroducing Arbuckle, Mr. Hays' will figure as having been the alert press agent of the screen when he declared him banned, and the alert press agent of the movie clown when he reintroduced him. Mr. Hays is, by training, a press agent rather than a re-

"From State and Nation"

-Editorials from other newspapers-

to array one section of the republic against the other. But he, himself, has never toiled, nor even associated

years. His own record squares per

fectly with the definition of parasite which the class he has championed

arouses the eloquence of the common er is he who fires the wheels of in

In the known circumstances.

Voting for President.

direct, and there would be a bet

ter chance for an independent candidate to make a good showing. The Nebraska law does arrange for a

vote for president direct, but it is the only state that does this, and we

disposed to contest it. However, it

is so logical that on one has ever felt

Weekly Street Car Tickets.

Insisting that a thing is impos

ing the habit of reading fine I

Common Sense

By J. J. MUNDY.

The Value of a Plan of Procedure.

Maybe one of the reasons you do not have greater success, is due to the fact that you are in such a hurry

to do the physical work necessary to the performance of certain tasks, that

you do not take time enough to think out your plan of procedure.
You dash into things and try to think and plan as you go along.
If you do, then you have to spend a lot of time thinking how to get out of difficulties which power would have

of difficulties which never would have existed if you had planned out things in a way to have avoided trouble.

ahead.

He has a definite course to pursue and considers ways of getting out of certain difficulties which are bound or

likely to come up. He is prepared.

Planless rushers are not the ones

selected for big jobs.

You may be ambitious, but you expend most of your time in muscle ex-

ercise just rushing around, and losing

out in the main object.

To keep your hands and your feet moving does not indicate that you are

(Copyright, 1922.)

novements count.

Every successful man of big or

business does his planning

complish.

rom the National Municipal Review.

can just as well vote for the

State Parks. Plans of the state park board to Plans of the state park board to recommend to the legislature the acceptance of various tracts of land in different parts of the state, to be permanently cared for and preserved as tune, how great we cannot say, but state parks, will meet with welcoming sufficient to enable him to lead a life terest by Nebraskans everywhere.
We pay too little attention to lated this fortune through the magic nterest by Nebraskans everywhere.

beauty, in building a commonwealth, of his tongue. One searches in vain for a contribution of value he has city that after it has attained mannage to the society of his time. A city that after it has attained ma-terial prominence it finds that it has neglected to provide for spots of beauty, and the result is that it beexpense, blocks of city land to be set aside for park purposes. City planning, in the first place, would have prevented this waste.

What is true of the city is true, in a larger sense, of the state and the nation. While our national park system is being developed along splendid lines, there has been a neglect of a state park system, and this neglect should be remedied before Nebraska comes much more populated.

We of this wonderful valley know that for scenic interest, and for his orical significance, this region is without an equal in the state-but how many other Nebraskans know that this is so? By setting aside tracts of land in various parts of the state, and by gifts that may be ex-pected to be made from time to time. the state in a few years will have a state park system that will not only be attractive to Nebraskans who are vacationing, but will also prove a nagnet to bring tourists from other

states to us.

The move toward the creation and maintenance of state parks is a move that will meet with cordial response Nebraskans everywhere.

The Akron of Swat. from the Washington Star.

This is a news note: Plans for a republican meeting in Akron, O., in February "for the purpose of aiding and encouraging the republican party in Ohlo to get back to first principles," were an-nounced here yesterday by Repre-sentative Knight, republican, Ohio. Fifteen or twenty, "progressive" representatives, Mr. Knight said representatives, Mr. Knight said.
will be there to hear an address by
Senator Borah (republican), Idaho,
on "The Necessity of Rededicating
the Republican Party to the Service
of the People." The meeting," said
Mr. Knight, "will not be for the
purpose of launching, aiding or enraging any third-party move ment in Ohio, or to encourage the

In notices of this kind it seems al ways necessary to assure the public that a third party is not in the calculation. Whether democrats or re-publicans gather separately or to-gether for a conference as to the future the project of a third party is invariably denied.

Suggestions are multiplying that the lady doth, protest too much." the democratic party, as some demo-crats assert, is indistinguishable from he republican party, and the republi can party, as many republicans as-sert, has become the mere tool of the "interests," why should not both be scrapped and the way cleared for a new party, or two new parties, to serve the country in the present emerncy-the greatest it has known in

This Akron meeting will attract atention because Ohio is the president's erences, in order that important tate and the Buckeyes who will participate in it supported Mr. Harding in 7. The failure to establish the habit ntion because Ohio is the president's te in it supported Mr. Harding in 7. The failure of saving money. Mr. Harding in office has failed.

As a matter of fact, however, Mr. Harding, in a message to cogress. just delivered sentiments as forwardlooking as any the country has heard, and far more practical than many for which his critics are known. Why move against him, directly or directly?

The Force of Consistency.

From the St. Louis Globe- Democrat. Someone has said that a man who akes consistency his god never gets anywhere. That may be, but consistency adds weight to an argument

What William J. Bryan says about the rule of wealth is true. The mere possession of money and property in vast quantity is given entirely too much consideration by our governing agents, including lawmakers. But since the same heady consideration is accorded it by the individual citizen, by Mr. Bryan himself, one wonders how the matter can be arranged satisfactorily, well however. sfactorily until human nature is

changed.
Mr. Bryan is not only a wealthy man, but he has always selected his ntimates and associates from among the wealthy men of his day and vicinage. His Florida home is found in what is denominated as millionaire row, and his intimates are nearly all men of exceptional wealth.

Consistency should begin to make consistency should begin to make demands upon the great commoner. It is recalled that Mr. Bryan sprang into the limelight as the champion of the masses against the classes, and enunciated an alarming doctrine of sectionalism wherein he attempted

Daily Prayer

Giving thangs always for all things unto God and the Father, in the name of our Lord, Jesus Christ.—Eph. 5:20.

But thanks be to God, which giveth us the victory through our Lord, Jesus Christ.—I Cor. 15:57.

Our Howards Father

Our Heavenly Father, for all Thou hast given and all Thou hast forgiven, we thank Thee. For every gift of nature, and Thy favoring providences, and Thy great salvation through Christ, we thank Thee. For blessings within us and around us; for everything by which Thou hast brought good and drawn us to Thy-self through all our lives and the lives of our kin; for our power of un-derstanding, of loving, of homemak-ing, of sharing friendships; for the good hope concerning loved ones who have gone from the ways of earth, and for our own expectation of shar-ing heaven's joy with them through Christ's saving merit—we thank Thee. Help us, O Father, to live and work with the cheer of a grateful spirit, overcoming all trouble by the pati-ence of hope and the wisdom of love. So may we share the fellowship of all who follow Christ, both near about us and in all the world, Amen. REV. WILLIAM ALLEN KNIGHT, LL.D., Boston, Mass.

NET AVERAGE CIRCULATION for NOVEMBER, 1922, of THE OMAHA BEE

Sunday78,105 B. BREWER, Gen. Mgr.

ELMER S. ROOD, Cir. Mgr. Sworn to and subscribed before me this 5th day of December, 1922 W. H. QUIVEY, (Seal) Notary Public "The People's Voice"

· Rural High Schools. Heartwell, Neb .- To the Editor of The Omaha Bee: I read most of your editorials and find among them some real interesting and truthful, while

and miss facts by far. one in which you are condemning a Central City correspondent who criti-cised our present high school system. This Central City correspondent stated

and so frequently reprobates.

The wealthy man that in particular facts about as they exist.

He did not say to keep them on the It's the free high school he was condustry by keeping alive a great cor-poration, thus adding to the achieveemning, and it is one of the worst enemies the farmer has to put up with today. The man that has worked ments of his country and supplying by his courageous daring profitable employment to thousands of citizens. out of this country is taxed to bank some good for nothing neighbor's chileither at the expense of the state and dren, free of charge.

This free high school law should be

to a "deserving democrat," or as a servant in his own luxurious house-Every parent should pay or the high school education their children get. You say, boys and girls rule of the rich is very similar to the real farmer won't say they are the best farmers; far from it. If you city brewing and distilling interests launching their attack on the non enforcement of the Volstead act. farmers will come out and farm a while and find out what high school is doing to the real farmer, maybe they would not talk high school so We believe that Senator Norris is right in proposing to do away with the presidential electoral college by a constitutional amendment. People

> Must Standardize Farm Products. Kearney, Neb .- To the Editor of The Omaha Bee: The importance of

FARMER BEE READER.

grading farm produce, such as potahave been told that it would be found toes, is shown by the experience of to be unconstitutional if anyone was the California Fruit Growers' exchange, consisting of 10,500 members. This is a nonprofit co-operative or-ganization which sells nearly \$100,-00,000 worth of citrous fruits annually.

The weekly, interchangeable pass late general manager of the California Fruit Growers' exchange, who in one is one of the weapons being used by street railways in their last gallant of his last statements on co-operative marketing, said: "During the almost stand against bankruptcy and utter dissolution. The most recent user of the pass system is the Chicago elecomplete collapse in the machinery of distribution and marketing that ocvated railway system, but it has had curred in 1921 most of the California its real tests in smaller communities. For example, in Terre Haute or 20 growers received prices for their fruit other cities, you can buy a card good for the calendar week at the reasoncrops that returned more than the ost of production.
"The establishment of uniform able price of, say, \$1. It is good for any number of rides for the bearer,

grades of agricultural produce is one of the most important questions af-Walter H. Jackson, who introduced the idea, says, "We surely make 'em ecting American agriculture. It is qually important to the producer, the rade, and the consumer. The waste that occurs in badly handled, un-graded farm products is one of the 1. The delusion that individual adeading causes of the high cost of disvancement is made by crushing othtribution, because this waste must either be deducted from the farmer's 2. The tendency to worry about things that cannot be changed or price or added to the cost of distribu It is important to the wholesale sell at low gross margins unless foodstuffs are uniform and dependable in grade and quality. It is equally necessary to have an equitable, de-4. Attempting to compel other persons to believe and live as we do. pendable supply of a food product in the hands of the retail merchant, if 5. Neglecting development and re-finement of the mind by not acquirhe is to add only reasonable margins in the sale of his products. 6. Refusing to set aside trivial pref-

30 years in the California fruit industry the exchange has found no place for miracles in solving the farmers' complex marketing problems. The former average loss of \$1,500,000 annually, caused by decay due to bad handling by the individual grower, has been practically eliminated by standardized association methods of harvesting and packing. The cost of harvesting and packing. The cost of distributing the fruit from the producer to the wholesale trade, exclu-sive of freight, has been reduced from

15 per cent to 2 1-3 per cent, including the cost of national advertising." Mr. Powell was one of the ablest minds on the subject of co-operative marketing. It was under his guid-ance that the California Fruit Grow-ers' exchange became one of the most successful co-operative marketing as sociations in the world, and at the time of his death had an annual turnover of approximately \$100,000,000 distributing the citrous fruits to the sumer, including grading, packing and national advertising, was reduced from 15 to 2 1.3 per cent, and during the year 1921 they sold \$59,009,000 worth of citrous fruit at a loss of worth of citrous fruit at a loss of only \$9,000 of the delivered value of the fruit, and the cost of running this success has been laid wholly upon the one principle that co-operation must take into account the consuming pub-lic as well, and their stand for a high grade product has won them this success.

getting anywhere, unless you have a plan to start with and make your mo-Here we have the cold facts before tions bend to its carrying out. Plan ahead and then make your us from such an eminent authority as Mr. Powell, who has made good with an organization that stood the acid test during the greatest calamity

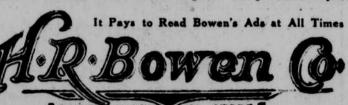
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Now Is the Time to Buy Draperies and Lace Curtains While the Prices Are Down

On account of not being able to renew our lease we are compelled to close out our mammoth stocks of homefurnishings and have marked everything in plain figures, showing the big savings to be had. Easy credit terms will be given if so desired. Purchases made for future delivery will be stored free of charge until or-

FREE Next Thursday at 8 p. m. we give away an eight-piece Walnut Diningroom Suite and 45 other useful household articles. Come in and register. No purchase required.



HOWARD STREETS, BETWEEN 15TH AND 16TH STREETS Have the Metropolitan Van and Storage Co. Move You

that ever befell the American p ducer. Those producers who protest against being required by Nebraka law to grade their potatoes are headed in the wrong direction. The market for Nebraska potatoes will be made better by establishing high standards

for shipment, and leaving the culls at home to be fed to stock. It does ot pay to ship poor potatoes.
CO-OPERATOR.

Real Object of Prohibition.

Chadron, Neb .- To the Editor The Omaha Bee: John Davidson's letter in your Monday morning edition offers nothing to those of us who have voted for prohibition as provid-ing better conditions for our growing in others you are as badly mistaken years of pioneering here. I believe Sergeant Williams of the Omaha dry squad to be faithful and vigilant in his duty and to be sincere and moder ate in his statements of the condi-

We become provoked when a brutal, fanatical and idiotic spectacular of fleer ignores the rights of citizens to privacy and freedom from lawless misuse of lawful rights; and because of these outrages, which are almost deith. daily in Nebraska, are prone to for-get that the real object of the prohibition amendment is to provide us and ours a better future to eternity; to secure which we will endure cheer-fully the burden of taxes until this traffic is destroyed. Fanatics who will drink a fatal poison are as good legger, and neither of them cares for my son's future, and neither cares for any law but that one which is show equal respect to every law and safeguard for our families no matte what it costs, while the laws are be men who are not alone cheap poli ARTHUR G. FISHER.

Omaha.-To the Editor of The Omaha Bee: I want to congratulate you upon the good editorial regarding Roscoe Arbuckle, appearing in your paper this morning. I heartily agree with your statement that this is an insult to public morals. I trust that your paper will con-tinue to exert its influence against the attempt to reinstate this moral degenerate in public favor.

I appreciate your work in tryin to keep the moving picture industry decent.

G. S. BROWN.



Quick Lunchet Home, Office& Founta Avoid Imitations and Substitutes

A Book of Today

Brothers.

Holman Day has written mother of his entertaining novels in "Joan of Arc of the North Woods" (Harper) in

marks his other stories.

Ward Latisan, grandson of a lumber pioneer, is squeezed out by the big corporations through their field agent,

Rufus Craig.

He goes to old Echford Flags, doomed to be the next victim of the heartless corporation, and hires out as drive master.
Enters Miss Lida Kennard, grand-

daughter of old Eck Flagg, whose father had been driven from home in ner childhood. Young Latisan knows not her family connections.

the falls in love; complications enter the fight over water rights; and the girl dons the drive master's mackinaw and cap, brandishes her grandfather's club, and leads the drive.

Holman Day knows how to tell a story, and in this novel he has woven

a story worth the telling. There is pienty of action, with a city vamp and a crooked detective, gunmen, In-lians and real men all taking part.

The Ticket Agent

Nome. Across the Rocky mountains—Home . . And never catch of voice to tell He knows the lure or feels the spell Like any salesman in a store He sells but tickets-nothing

-Edmund Leamy in Harper's Magazine

Typewriter Repairs on Any Kind of Machine

We sell as well as repair all kinds of typewriters. We guarantee both our typewriters and our repair work.

All-Makes Typewriter Co. 205 South 18th Street

TELEBER.

SEEE SE

Keep up the Christmas Spirit

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a member of Christmas Savings Club

By depositing small amounts weekly your savings will grow into a fund that will enable you to observe Christmas in a generous manner without inconvenience or sacrificing any other worthy purpose:

Conserve the Dimes, Nickels and Pennies

The small amounts that usually slip through the fingers with indifference, will soon grow into Dollars and you will have money for Christmas that you would probably not have had under other circumstances.

Save—Save—Save!

Join yourself—set a good example. Let the family join. Be sure to have the Baby become a member. The Books are Open for your name. Enroll now and

Rirst National Bank of Omaha

Enroll Now

Have You Faith in Omaha?

Large Increase in the Volume of All Lines of Business

Do You Know Why Property Values Are Constantly Increasing?

Downtown Business Property Is Appraised at Higher Values Than Ever Before

Mortgages placed upon Omaha business property of good earning power are as sound as a government bond and yield double the interest rate. Home Builders, Inc., with assets of \$1,250,000, own and recommend to conservative investors First Mortgage Bonds secured by first mortgages on certain business properties built to order by Home Builders for reliable owners.

These bonds yield 6% and 7%, tax-free in Nebraska. Run 3 years to 10 years. Interest payable semiannually. Issued in denominations of \$100, \$250, \$500 and \$1,000.

Full description of property and bonds offered given upon request.

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