Higgins Packing

Co., Inc.

36th and L Streets

Beef and Pork Products, Butter, Eggs, Poultry and Cheese— Sausage of All Kinds.

"Quality and Service"
U. S. Gov. Insp. Abbt. 643.
Phones: So. 4995 — Tyler 4467

Chiropractic

CHIROPRACTOR

24th and Farnam Sts. Douglas 3445.

Omaha Printing Co.

OMAHA, U. S. A.

GLASS,

MIRRORS,

PITTSBURGH

PLATE GLASS CO.

11th and Howard Sts.

FRED E. FERO

(DODDER') %

ndertaker, Licensed Embalmer

Auto Ambulance Service.

22d and Cuming. . Douglas 677.

BUEHLER BROS.

MARKETS

Special on Quality Meats and Provisions

FOUR STORES:

2408 Cuming St.

634 Broadway, Council Bluffs

EPSTEN

LITHOGRAPHING CO.

OMAHA

THE IDEAL FAMILY

LOAF

JAY BURNS BAKING"CO.

Wm. F. Roesigg

OMAHA'S RELIABLE AUTOMOBILE

PAINTER.

CADILLAC BUILDING

Carbon Coal & Supply Co.

WHOLESALE COAL

1905 HARNEY ST.,

Grain Exchange Bldg.

PAXTON - MITCHELL

COMPANY

Aluminum Castings.

Manufacturers of Brass, Bronze and

A specialty made of soft Gray Iron

Carpenter Paper Co.

Wholesale Distributors

PRINTING PAPER, WRAPPING

PAPER, PAPER BAGS, BUILD-ING PAPER, FANCY STATIONERY.

2570 Farnam St.

4903 So. 24th

212 No. 16th St.

PAINT

Makes You

Well

Keeps You

Well

LEE W

EDWARDS

Problems Facing Assembly May Cause Trouble

Expected Consideration of Anti-Cigaret and Anti-Capital Punishment Bills Certain to Be Opposed.

Lincoln, Neb., Jan. 2.—(Special.)— Problems confronting the Nebraska legislature which opens Tuesday for its 40th session and which may prove to be trouble makers include the fol-

An anti-cigaret law, forbidding the sale of cigarets in Nebraska. Major changes in the governor's code measure of two years ago. An industrial court law, similar to the one operating in Kansas at this

Certain nonpartisan league meas-

A bill to throw practically all pub-lic utilities into the hands of a state body, stripping municipalities of considerable power. Relief for Farmers.

Relief for farmers endeavoring to buy and pay out on land while prices for their products are lower than in years. Changes in parole and indetermi

nate sentence laws.

Anti-capital punishment bill. Changes in "blue sky" laws. These are only a few of many propositions loaded with political lynamite that must be handled by legislators this year, which if not disposed of properly will prove to be a political death trap for a number of politicians who look to the present legislature as a stepping stone for something higher and bet-

All interest now points to the message of Governor McKelvie is scheduled to issue to the legislature the first of the week in which many of these propositions will be dis cussed and remedies suggested. Governor's Popularity at State.

Upon the governor's handling of these propositions and the manner in which his suggestions strike the "home folks" depends, it is declared, his popularity with the legislature. For these members are going to do what the boys back home want

There are more farmers than any other class represented in both For this reason the governor's attitude toward perplexing farm problems and the popularity of his plans for solving them are looked upon with more than usual

interest The Nonpartisan league is represented by more members this year than the democrats. The democrats have just four members in the lower leaguers can muster from 14 to 16 compelling attention. votes in both houses.

Nonpartisans Active.

While its members are working in house and senate, organizers in the state will be endeavoring to laws on the Nebraska statute books

The anti-capital punishment bill Burlington Makes Aurora is certain to meet opposition. That there will be changes in the parole laws is admitted by everyone. How extensive these changes will be is, as yet, undecided.

Cigaret Legislation Likely. The anti-cigaret bill seems certain to come up. It was passed two years ago when the soldiers who were being petted and patronized demanded cigarets. Now they are back home and father and mother and members of the aid societies and other organizations don't like to see the boys with the "terrible cigarets" in their mouths. Hence the

promised anti-cigaret bill. Whether anyone will have the courage to endeavor to put an industrial court law through the legislature similar to the one operating project, proved a great success finanin Kansas is not known at this time. It means a fight from the la-bor unions and a fight from corporations, neither of which want to have their activities controlled by the

Schools and Colleges

Cotner College.

Cotner will have a regulation basket ball floor on which to stage basket ball contests with other conference trams. During the Christmas vacation carpenters have been at work remodeling the gyannasium so that the basket ball courts will have the required three field floor space behind the goals. These goels which were formerly on the end walls will not be made into hanging goals and the floor will be in shape and will be "regulation" in every way.

President A. D. Harmon will make a trip to New York city at the end of this week. He will attend the annual meeting of North American colleges, which meets there for a week. The meeting of the national board of education of the Disciples of Christ, which takes place in New York at this time will also be attended by President Harmon, who is a member of the board.

The Cotner statiogues for 1921 go to press this week.

The office of the secretary has been very busy during vacation days sending out answers to all who made pleakes to the Cotner state mission fund. Somewhere in the neighborhood of 3,500 letters of this kind were sent out by this office. The girls of the Y. W. C. A. were not content to let the holidays slip past without having some sort of a very good time, and se planned a party, which was held at the girls' dormitory Monday might. Popcorn making, tarfy pulling and sleigh riding were on the program. Only the sleigh rides failed to materialize. Thirty people enjoyed the evening's merriment and heartily thanked their hostess, Mrs. Bereman.

The executive committee of the college met at the dormitory building Thursday ovening. Wives of the members of the committee were present and all dined to together and enjoyed a social time, after which some business matters were taken up by the committee. Cotner College.

Doane College.

College will open January 4. Interest just now centers upon debating and basket bail. R. W. Tyler '21, president of the local forensic council. was elected president of the state debating league, which is represented by nine institutions. Inter-class debates will be held January 23 and the preliminary debates, choosing the team, will be held on February 4.

The basket bail schedule includes 19 varsity games, 15 of which are Nebraska conference games, the other four will be played in other states. The freshman team expects to play with a number of high schools of the state. The schedule for the varsity team is as follows:

January 16, Midland at Fremont.

January 19, Peru at Crete.

January 21, Wesleyan at the University Place.

January 22, Tabor at Tabor, Ia. Doane College.

January 21, Wesleyan at the University Pince.

January 22, Tabor at Tabor, Ia.

January 23, Wayne at Crete.

January 23, Wayne at Crete.

January 29, Tabor at Crete.

January 29, Tabor at Crete.

January 29, Tabor at Crete.

February 3, Kearney at Kearney,

February 4, Hastings at Hastings,

February 5, York at York.

February 18, St. Benedict at St. Benedict,

Kan.

February 24, Kearney at Crete.

March 19, York at Crete.

March 4, Peru at Peru,

March 11, Hastings at Crete.

March 11, Hastings at Crete.

March 11, Hastings at Crete.

March 16, Midland at Crete.

The societies began their annual midyear entertainments on December 4, Phi

Nigma Tau December 11; Omega Psi The
ta, January 7; the I. D. C. men's frater
nity will give the annual banquet, and

on January 3 the Alpha Omega will feast.

On January 14 there will be a musical

recital by the students of the conserva
tory.

Aurora Contractors Feel

Effect of Lower Prices Aurora, Neb., Jan. 2.—(Special.)
-Contractors and builders are beginning to feel the effect of lower prices in building material. Many people are planning on building during the coming year. During the last year only three or four resibouse and none in the upper house. dences were constructed in Aurora It is estimated that the Nonpartisan and the need for additional homes is dences were constructed in Aurora

Comstock Bird Fanciers

Form Poultry Association Broken Bow, Neb., Jan. 2 .- (Special.)-The bird fanciers of promulgate the organization policies Comstock community organized the out in the farm districts. A mass Comstock Poultry association and meeting of members of the league completed arrangements for a pour is scheduled to be held in Lincoln try show January 25, 1921. The fol-January 21 and 22, when the league lowing officers of the organization will endeavor to bring to every legislator's attention the policies dent; C. C. Rowell, vice president; which it hopes to have written as D. E. Squier, secretary-treasurer.

Freight Division Point

Aurora, Neb., Jan. 2.- (Special.) The Burlington railroad has made Aurora a freight division point on its line. New tracks will be constructed and the road will also build a modern cating house in the yards. The Burlington is shortening up the runs for its freight crews to eliminate overtime by its employes.

Benefit Program Given at

Broken Bow Is Success Broken Bew, Neb., Jan. 2 .- (Special.)-The home talent Orpheum program, given under the auspices of the Woman's Public Service club for the benefit of the swimming pool

Rotarians to Celebrate.

general public, who, it is claimed, in Kansas manage the affairs of capital and labor through the industrial ebrate its first birthday January 17. Wives of Retarians will be guests.



By EARLE M. WHITNEY.

President-elect Harding was a try.

The largest mammoth incubator visitor at the recent poultry show in Marion and contributed a beautiful that I know of is at Cleveland, O. silver cup to be awarded the owner Its capacity exceeds 1,000,000 eggs of the best display in the show. Best per hatch. display requires an entry in each class of the variety in which you are M. and E. V. Pierce, Prairie Depot, a simple matter of buying a few hens, O., and will be exhibited at the big national show in Chicago January

It will not be long now before infeeding. Fowls must be handled cubators will be turning out thousands upon thousands of chicks. The exact incubator capacity of the country is not known, but it is a fact that it is greatly increased and experts freely predict an output double that of last season. Even this increase will hardly meet the enormous demand which is sure to come, now that feeding costs have been so greatly lowered. Chick purchasers will be wise to place orders now for their spring requirements.

Herbert H. Knapp, president of the International Baby Chick association, says that chicks will soon be transported by airplanes. Would not this method of travel be too cold for chicks or has Mr. Knapp invented some means of eliminating the danger from the cold air currents? It would certainly seem within the realm of possibilities that a safe means of transporting chicks through

the air can be developed. Have you ever seen a big chick hatchery in operation? If you are a poultry raiser it will pay you to visit a chick hatchery and see the Properly handled, it is one of the

best paying branches of the indus

The failures in the poultry busithrowing out grain and then collecting the eggs. They ignore the fact that they must have some knowledge of the kind of hens to buy and the proper methods of housing and

right to be productive. Baby chicks should not be given heir first feed until they are at least 48 hours old and preferably 72 hours and then only sparingly. Better to underfeed than overfeed. A mixture of equal parts of sand, sifted ashes and black dirt is an excellent digestive regulator if fed to the chicks prior to the first regular feeding. It may also prevent a later attack of white diarrhea.

GERMOZONE "the Best Remedy for Poultry and Pet Stock"

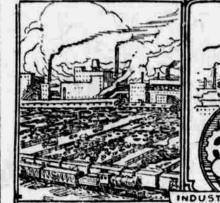
The old reliable, proven remedy for Roup, Colds, Canker, Swelled Head, Bowel Trouble, Snuffles, Wounds, Sores, Loss of Fur or Feathers, Skin Disease, Etc.

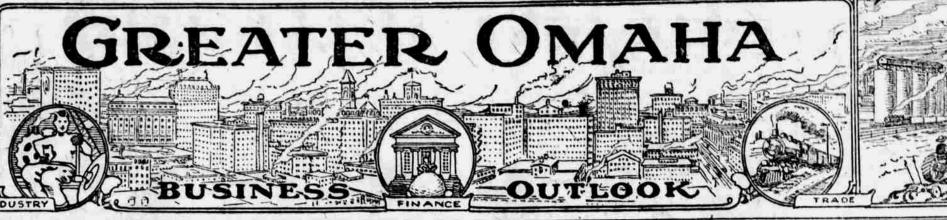
Feathers, Skin Disease, Etc.

H. A. Kiewert, 5042 N. Long Ava. Chicago, Ill., asps: "I had some of the worst kind of cases of roup in my chickens and I thought I would not aste any but I have saved these birds, thanks to Germozone." H. A. Haines, Rosaila, Kas.: "If we had tried Germozone at first it would have saved us \$1,000 worth of expensive experiments." Mrs. T. A. Morley, Gallem, Mich.. Have used Germozone I7 years and could not get along without it." E. W. Thiel, Waukesha, Wis.. "I have used from Germozone for white diarrhoes in baby chicks and sure got wonderful results. I also use it right along on grown foguls."

Germozone is sold by most drug, seed and pouttre supply desiers, or multed postpaid in 25c, 15c, and \$1.50 packages, from Omaha. Feultry Book and Book on Diseases FREE







Service First!

Union Stock Yards Co. of Omaha

> The Live Stock Market of Good Results.

Martini Roberts Co.

Phone Douglas 274 214-18 Brandeis Theater Bldg.

ORomas a Edition. Guaranteed 10 years. Swartz Light Thew & Carley, Inc.

I ARD COAL

OMAHA, U. S. A. "Service and Satisfaction"

ALL SIZES OZARK LUMP (Semi-Anthracite)

CORD WCOD (All Lengths)

BOYER-VAN KURAN COAL CO. Call Colfax 0080 for Prices

ORTMAN'S New England Bakery

214 North Sixteenth Street Branches at Central Market and Table Supply

THE AUTO TOP AND TRIMMING CO., Inc. "Better Work" Perfect Tailored Seat Covers and Tops. 420-22 So. 13th St., Omaha, Neb. Douglas 7114.

BEMIS BRO. BAG CO.

of Omaha



THERE is not a drop of water in International Harvester common and preferred stock. Financial authorities will tell you there is more than a del-lar of value in International Harvester properties for every dollar of capital-

properties for every dollar of capitalization.

THAT means that the products of International Harvester factories do not have to provide a single dollar of excess revenue. It means that in the price of International Motor Trucks there is not one penny of inflated value.

The International Harvester Company of America

Omaha Branch: 714-716 So. 10th St.



WELDED
OIL STORAGE TANKS
HORIZONTAL and VERTICAL
Capacities—2,000 to 20,000 Gallons
Shipment—10 Days
Write or Wire Us Your Orders.
NEBRASKA and IOWA STEEL TANK CO. 1300 Willis Ave., Omaha.

Christmas Greeting Cards Largest Assortment Ever, 3c to \$2.75 each.

The Omaha Stationery Co. 307-309 So. 17th St. Phone Douglas 0805.

LARSEN

JEWELRY STORE

LOWEST CASH PRICES NORTH OF POST OFFICE

Real discount on Diamonds, Watches and Fine Jewelry. Save money.

Better Money Conditions for 1921

By JAMES S. ALEXANDER, President, National Bank of Commerce in New York, in the Commerce Monthly.

USINESS men are justified in feeling confident

that the money situation in the United States in 1921 will be a very different matter from what it has been during 1920. Certain specific factors are clearly recognizable as the chief adverse forces affecting bank credit during the past year, and there is every reason for believing they will not be so powerfully operative in the year to come. These facts sprang irresistibly from abnormal circumstances in our national life which are passing away. But at times their influence in impairing the efficiency of our credit machinery was so great as to cause serious anxiety. With the force of these influences modified, banking may expect to serve the needs of legitimate business with a less degree of credit strain than prevailed in 1920.

Business entered the opening weeks of 1920 with tremendous momentum acquired in the rapid expansion that it had experienced in 1919. The initial causes of that era, which might truly be called one of violent business activity, were the great shortages in goods of virtually all classes and the impairments of productive forces growing out of the war. This condition was aggravated by unbridled public buying resulting from profitable business, high wages and an excess of work over available labor, bringing about an attitude of improvidence toward the future and a tendency to spend rather than to save.

There ensued a course of rapidly rising prices, which were productive of active speculation. This speculation prevailed not only in securities, but also in commodities and real estate; and it even invaded the conduct of ordinary mercantile business.

High prices, the volume of business and speculation resulted in an expansion of bank credit, which in turn stimulated the upward tendencies in prices, business and speculation. These aspects of the situation continued to exert a stimulating effect on each other during the period of rising activity.

A contraction in commercial credits set in during October. In this month the reduction of the non-liquid elements also maintained a rapid pace. Thus two elements of betterment were operative, improved liquidity and contraction of the total.

Although it would have been possible to have expanded credit even further, it would have been unwise to do so because of its impaired liquidity. It became evident that a readjustment of our credit situation and of our business structure was inevitable. Even with our increased gold base and the elastic qualities given to credit and currency by the Federal reserve system, expansion was carried to an extent beyond which it was not advisable to go under existing and impending circumstances.

Further expansion would have served to abet more speculation, to continue high prices and to effect overproduction. The reaction would have been correspondingly more violent. It would then have been not merely a case of impaired liquidity through the slowing down of the ability of business to discharge its credits, but possibly the inability finally to liquidate in full, dollar for dollar-in other words, a business crisis.

Instead of further expansion, therefore, it became evident that the safe course was to bring about a reduction in the non-liquid element in bank credit; that is, to restore its quality as far as possible to the normal condition of commercial credit. What was called for was not a forcible absolute contraction of total credit, but rather a thawing out of such credits as were frozen by inadvisable uses. One course was to promote the liquidation of speculatively renewed loans employed to withhold commodities from market.

If the foregoing facts and deductions are of value, it is not because of the light they throw on past events, but because of the promise they hold for the future, They carry the conviction that credit conditions should be more satisfactory during 1921 than they have been during 1920. These figures justify business men in expecting our credit resources to function more efficiently in the future than they have in the immediate past to facilitate their business operations, because the four great causes of impaired credit in 1920 should not exert the same influence in the year that lies ahead.

We may assume that war paper, in passing from the hands of the banks, will rest permanently in the hands of the ultimate investor, where it belongs, and that it will not again seriously impair the liquidity of commercial bank resources. We may also hope that we shall not in 1921 see a national transportation breakdown which added a large portion to the impairment of credit. Again we may expect that there will not be the same violent price changes and that, therefore, commercial credit will not be employed for purposes of commodity speculation to the same extent. Finally, we may expect that prices and the production of goods will be co-ordinated more closely to normal public demands and the emergency should not arise to carry such large unliquidated stocks over a period of stagnation.

W. H. AHMANSON, Pres. James E. Foster, Sec.-Treas. Merrick E. Lease, Agoy. Supt.

Barker Block

NATIONAL DIEBICAN FIBE LYST LANCE CO. Tyler 5188

> Omaha @ Council Bluffs

> Street Railway Company



Cornhusker Tires NEBRASKA TIRE & RUBBER CO.

3167 SPAULDING

Eat Purity Sausage

Purity Provision Co. 2424 Q St. South 2404

GASOLINE SAVER All kinds of flavoring extracts. HOLCOMB FOOD CHEMICAL

PRODUCTS CO. Tyler 4964

Phone Tyler 448

Receivers and Shippers GRAIN HAY SEEDS

Qmaha, Neb.



EFFECTIVE EFFICIENT OIL AND COMPRESSION TIGHT



RENT--A--FORD

NEBRASKA SERVICE GARAGE 19th and Farnam Sts. Doug. 7390

American State Bank 18th and Farnam

The Pure Cane Sugar DRINK

Whistle Bottling Co.

RADIATORS MADE AND REPAIRED Send your radiator by express. Guaranteed work, prompt service and reasonable charges.

OMAHA AUTO RADIATOR MFG. CO., 1919-21 Cuming St. OMAHA.

SCREENS AND CABINET WORK Residence Phone-Walnut 4633. Business Phone-Tyler 1632.

A. C. LESSARD & SON Remodeling and Buildin Contractors. 2021 Cuming St. JOHN DEERE PLOW CO

Agricultural Implement Jobbers Sioux Falls-Sidney-Omaha

RALPH DeLONG

Common Brick Yard on C. B. & Q. R. R. 404 FINANCE BLDG. Tyler 4348

PAVING CONTRACTORS 206 Karbach Bldg.

P. Melchoirs & Son Machine Works



BUSINESS IS GOOD THANK YOU Nicholas Gasolenes

POWER

Give

- Minisholas L.V. NICHOLAS OIL COMPANY



"Little Red Wagons"

Grading Contractors' Equipment TRACTORS

STROUD & CO.

KOPAC BROTHERS

Automotive and Shop Equipment
Hoit Caterpillar Tractors
Tires and Trucks
Wholesale Branch Norfolk, Neb.
Main Office Omaha, Neb.
Norfolk—David City—Columbus—
Schuyler, Neb.

Not only Lumber, but Millwork, Hard-ware and Paint WE PAY THE FREIGHT.

C. Hafer Lumber

Company

Distributors of Quality.

ELECTRICAL

MERCHANDISE

and Supplies

the Height of

Perlection"

MC GRAWC

20th and Ames Ave.

Colfax 2998.

Walnut 326

Geo. A. Roberts Grain Co.

Consignments a Specialty 230-31-32-33-34 Grain Exchange

AUTO and CARRIAGE WORKS Custom Built Bodies, Paint

GILL PISTON RING CO., 1923 Farnam St.

DRIVE IT YOURSELF All New Cars With Winter Tops at Same Prices as Usual OPEN DAY and NIGHT

THE GRAVE Omaha-Sioux City "Omaha Liberty Fire--

SOLICITS YOUR BANKING BUSINESS Phone Tyler 80

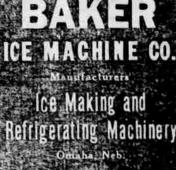
> "You SHARE IN THE PROFITS while having PROTECTION."
> OLD LINE STOCK COMPANY Paid In Cash Capital and Surplus\$560,000 Remember it costs no more insure your property in OMAHA LIBERTY than in any other responsible company and

you share in the profits. Insurance against loss by fire, lightning nad tornado. Automobile and hail insurance.

Home Office: 1817 Douglas St. Phone Tyler 2621.

FAIRBANKS MORSE & CO. ELECTRICAL MACHINERY ENGINES

FARM ENGINES - SUPPLIES WIND MILLS FAIRBANKS SCALES



The HUGH MURPHY Construction Co.

Attention Mr. Automobile Owner We overhaul your car, rebore the cylinders, make pistons and rings or any par you might need.

417 South 13th St. General Automobile, Machine and Backsmith Repair Work

IN BOTTLES ONLY Tel. Web. 2131 and Radiator Cores for Automobiles, Trucks and Tractors