

News of the Churches and Religious Topics

Directory.

Baptist—

Bethel—Twenty-ninth and T streets South Omaha. The Rev. J. C. Brown, pastor, residence 467 South Thirty-first street. Services, Morning, 11; evening, 7:30; Sunday School 1 p. m.; B. Y. P. B., 6:30 p. m.; praise service, 7:30 p. m.

Mt. Moriah—Twenty-sixth and Seward streets. The Rev. W. B. M. Scott, pastor. Services: Sunday School, 9:30 a. m.; preaching, 11 a. m. and 8 p. m.; B. Y. P. U. at 6 p. m.

Zion—Twenty-sixth and Franklin (temporary location). The Rev. W. F. Botts, pastor; residence, 2522 Grant street. Telephone Webster 5838. Services: Devotional hour, 10:30 a. m.; preaching, 11 a. m.; Sunday School, 1 to 2 p. m.; pastor's Bible class, 2 to 3 p. m.; B. Y. P. U., 6:30 p. m.; choir devotion, 7:30 p. m.; preaching 8 p. m.

Episcopal—

Church of St. Phillip the Deacon—Twenty-first near Paul street. The Rev. John Albert Williams, rector. Residence, 1119 North Twenty-first street. Telephone Webster 4243. Ser-

vices daily at 7 a. m. and 9 a. m. Fridays at 8 p. m. Sundays at 7:30 a. m., 11 a. m. and 7:30 p. m. Sunday School at 12:45 p. m.

Methodist—

Allen Chapel, A. M. E., 181 South Twenty-fifth street, South Omaha.—The Rev. John H. Nichols, pastor. Residence, 181 South Twenty-fifth street. Services: Preaching, 11 a. m.; Sunday School, 1:30 p. m.

Grove M. E.—Twenty-second and Seward streets. The Rev. G. G. Logan, pastor. Residence, 1628 North Twenty-second street. Services: Sunday School at 10 a. m.; preaching at 11 a. m. and 7:30 p. m.; Epworth League, 6:30 p. m.

St. John's A. M. E.—Eighteenth and Webster streets. The Rev. W. T. Osborne, pastor. Residence, 613 North Eighteenth street. Telephone Douglas 5914. Services: Sunday, 11 a. m. and 8 p. m., preaching; 12 noon, class; 1:15 p. m., Sunday School; 7 p. m., Endeavor; Wednesday, 8 p. m., prayer and class meetings. Everybody made welcome at all of these meetings.

OUR PUBLIC FORUM

IV.—F. A. Vanderlip

On The Business of Banking



The farmers of this nation to come into their own must study business. We must, as a class, understand the fundamental principles that underlie every industry, its functions to society and its relation to agriculture, for there can be no intelligent co-operation without understanding. Mr. F. A. Vanderlip, president of the National City Bank of New York, when asked, "What is a bank?" said in part:

"The first and most familiar function of a bank is that of gathering up the idle money of a community, small sums and large, and thus forming a pool or reservoir upon which responsible persons may draw as they

have temporary use for money. It is evident that this makes large sums in the aggregate available for the employment of labor and the development of the community. But much more is accomplished than the use of the money actually deposited in the banks, for by the use of drafts, checks and bank notes the efficiency of money is multiplied several times over. A very large business, for example one of the great beef packers, may use very little actual money; on one side of its bank account will be entered the checks and drafts it is daily receiving from everywhere in payment for meats, while on the other side will be entered the checks it draws in payment for cattle, etc., its only use of money being for small payments, to labor and otherwise.

If there were but one bank in a community and everybody paid all bills by drawing checks on that bank, and everyone receiving a check immediately deposited it in the bank, the amount of money in the bank evidently would not change at all and the entire business of the community would be settled on the books of the bank. And the situation is but slightly changed when there are several banks, for they daily exchange among themselves all the checks they receive on each other, which practically offset themselves, although the small balances are paid in cash. This is called 'clearing' and in every large city there is a 'Clearing House' where representatives of the banks meet daily to settle their accounts with each other.

A bank is constantly receiving from its customers, particularly those that are shipping products to other localities, drafts and checks drawn on banks in other cities, which it usually sends for deposit to a few correspondent banks in the central cities with which it maintains permanent accounts. In this way these scattered credits are consolidated and the bank draws upon these accounts in supplying customers with the means of making payments away from home. As each local community sells and buys about the same amount abroad in the course of a year, these payments largely offset each other. It is evident that the banks are very intimately related to the trade and industry of a country. The banker is a dealer in credit much more than a dealer in money, and of course his own credit must be above question. He exchanges his credit for the credits acquired by the customers, and lends credit for their accommodation, but he must conduct the business with such judgment that he can always meet his own obligations with cash on demand. This is the essential thing about bank credit, that it shall always be the same as cash."

A writer in the New Republic of March 20, says: "Whatever happened during reconstruction, this film is aggressively vicious and defamatory. It is spiritual assassination. It degrades the censors that passed it and the white race that endures it."

C. H. MARQUARDT CASH MARKET

Retail Dealer in Fresh and Salt Meats, Poultry, Oysters, etc.
2003 Cuming St. Doug. 3834
Home Rendered Lard. We Smoke and Cure our own Hams and Bacon.

MAYOR DAHLMAN INTRODUCES ORDINANCE.

An ordinance prohibiting public exhibitions in the city of Omaha, and providing a penalty for the violation thereof.

Be it ordained by the city council of the city of Omaha:

Section 1.—It shall be unlawful for any person, firm or corporation to publicly show or exhibit in any place in the city of Omaha any picture or series of pictures by any device known as mutoscope, kinetoscope, cinematograph, kinemacolor, penny arcade, moving picture or any vaudeville act, drama, play, theatrical song or stage or platform performance, or any advertisement or billboard display which tends to incite race riot or race hatred or which shall represent or purport to represent any hanging, lynching, burning or placing in a place of ignominy, any human being, the same being incited by race hatred.

Section 2. Any person, persons, firm or corporation violating any of the provisions of this ordinance shall be deemed guilty of a misdemeanor, and on conviction thereof shall be fined in any sum not less than one dollar nor more than one hundred dollars.

Section 3. This ordinance shall take effect and be in force from and after fifteen days from its passage.

The above ordinance was introduced to the commissioners Thursday by Mayor Dahلمان, read the first and second time and referred to the committee of the whole.

PATRONIZE OUR ADVERTISERS.

REMEMBER—That the firms who advertise in this paper expect and appreciate YOUR PATRONAGE. Advertising is a BUSINESS, not a charitable proposition. If you wish to boost The Monitor—if you wish to help make it the best Race Paper in the country—patronize these firms and tell them that you saw their advertisement in The Monitor.

PAXTON'S GAS ROASTED COFFEE.
GAS ROASTED DIRECT IN THE FLAME QUICKLY - NOT IN OVENS SLOWLY - SAVES YOU THE STRENGTH AND DELICATE AROMA - THAT IS ECONOMY - THEN BUYING IN 42-LB. CANS AT 60¢ THE QUANTITY PRICE IS ECONOMY

TRY A CAN AND BE CONVINCED!

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Single breasted, narrow shoulder models, form fit models, loose fitting models, double breasted models, shawl, velvet, self and adjustable collar styles.

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Big buying and big selling is the secret of this small price, and you're the gainer by a clear saving **\$15.00** of \$5.00 to \$7.50 on every garment

The Berg Clothing Co
15th & DOUGLAS

Attend First Annual Ball

— OF —
Colored Firemen of Omaha
— AT —
Alamo Hall, Nov. 19th
Admission, 25 Cents