

THE OMAHA DAILY BEE

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JULY CIRCULATION. 53,977

State of Nebraska, County of Douglas, ss.: Dwight Williams, circulation manager of The Bee Publishing Company, being duly sworn, says that the average circulation for the month of July, 1915, was 53,977.

DWIGHT WILLIAMS, Circulation Manager. Subscribed in my presence and sworn to before me, this 15th day of August, 1915. ROBERT HUNTER, Notary Public.

Subscribers leaving the city temporarily should have The Bee mailed to them. Address will be changed as often as requested.

August 16 Thought for the Day

This is the gospel of labor—ring it ye bells of the Kirk. The lord of loaves came down from above To live with the men who work. —Henry Van Dyke.

Get ready for near-side stopping of the street cars in Omaha.

Viewed on the foreign exchange counter the sloughy dollar sizes up to its title.

The Missouri river question is not so much one of navigation as devising adequate means of anchoring in its bed.

The impending tax levy on Omaha property is at least 10 per cent higher than it need be. But again, "What are we going to do about it?"

Now what a chance President Wilson has to prove democratic devotion to the principle of a nonpartisan judiciary by giving that appointment to a good republican.

Three whole days have slipped by without a statement from Envers Pasha. Evidently the talkative Turk is reserving his conversation for unbidden callers at Gallipoli.

Water as an automobile fuel is promised by a Washington inventor. Probably the elements forewarn the coming demand and spilled supply stations with prodigal liberality.

Any wonder the Goddess of Liberty on the city hall became lonesome after the sister Goddess of Justice, so long surmounting the court house across the street, disappeared?

People are cautioned in advance that a flock of fakirs camp on the trail of Billy Sunday. It cannot be emphasized too much that the genuine Sunday goods are to be had only inside the tent.

Senator Lodge wants to call the merger of the republican factions "reuniting" instead of "coming back." All right! Anything to remove the unpleasantness if only the object is accomplished.

Italy is reported to be on the market for a loan of \$50,000,000. The amount is quite modest as befits a recent ally, but is sufficient to give the "old lady of Threadneedle street" a sharp fit of coughing.

According to General Leonard Wood, the chief military need of the United States is for army officers. Give us plenty of generals, colonels and majors, and the "high privates" will take care of themselves.

If guided by purely partisan motives, republicans should favor the candidate most advanced in years for that federal judgeship vacancy. The younger the man, the farther the next turn, and life tenure jobs seem to be a particular incentive to longevity.

Though by law the secretary of state is entitled to have them, the poll registers are not going to make very good mailing lists after two years. The percentage of voters, who move around between biennial elections is much larger than most people realize.

George H. Doye has been appointed by Judge McCullough on the board to award damages to property along the belt line in place of Charles H. Dewey.

The Boyd opera house season is to open on the twenty-fourth with "The Devil's Auction." and the list of coming attractions includes "The Boston Idiot," Emma Abbott, Lawrence Barrett, Modjeska, Keane, Salvini, Mary Anderson, Robson and Crane, Paddy Davenport, Rida, Nat Goodwin, John T. Raymond, Roland Reed, Mr. and Mrs. Florence, Haverley's Minstrels and the Carillans.

Mr. Warren Harding has gone to Spirit Lake for a few days. Mrs. Chas. E. Foster has returned from Denver. A lot of bad clothes and a set of harness await an owner at the city jail.

Canoe South offers to tune a piano perfectly for \$1. Pecky Bros. wholesale California fruit, have a car of Bartlett pears, plums, peaches and grapes due to arrive Monday, and another car of late peaches and pears due to arrive Thursday.

Cooling Off a Little in Europe.

Close observers think they may now detect some little indications that the warring nations of Europe are approaching the time when they will be giving more heed to reason and less to passion. The bitterness of the conflict seems to be subsiding in some measure, and the intense devotion to the notion of crushing the enemy is slackening a little. Terms on which to base peace, broached by unofficial persons, are not at all likely to be as yet seriously considered, but that such proposals may be made is at least to be taken as showing the set of the wind. This does not necessarily mean that the end is near at hand, but when rancor gives way to sober reflection, the heat of battle must be cooling. The temperature-reducing process seems to have set in, but it will take a long time to lower the thermometer reading to a point where it may be said the fever has disappeared. The encouraging fact at present is that the heat is not rising, and may even be diminishing.

Alone, and Yet for All.

From Washington comes the word that the United States has declined to join with Sweden in joint representations to Great Britain in the matter of neutral trade. Several times in the last few months it has been urged that all the neutrals, the United States leading, unite in some action of protest against the course of the belligerents, the advocates of this plan insisting that it would give much weight to the proceeding. This country has prudently and consistently declined to entangle its case with that of any other nation. The interests of each of the neutrals, so far as overseas trade is concerned, are largely identical; none of them can suffer much in this connection because of the independent action of the United States in dealing with either of the offending powers. On the other hand, to join with any country might subject the United States to the suspicion of favoring one more than another. If the point contended for by this country is gained, all neutral nations will share in the outcome.

For the National Defense.

Somewhere between the declaration of Mr. Bryan that an army of a million men can be raised between sunrise and sunset, and the equally sweeping assertion by Major General Leonard M. Wood that the volunteer army is a failure, will be found the medium that truly expresses the need of the United States in the matter of national defense. One difficulty encountered in approaching the topic is the extreme range between the claims of the two groups that are just now stirring up the country with their clamor. One side insists that the United States is as defenseless as an oyster without a shell, the other that we are in no danger of attack, and, therefore, require no special defensive preparation.

The United States undeniably is not so well prepared to enter on a great war as any of the European nations at present involved in armed strife, nor is it likely we ever will be. It is not desirable nor expedient that we keep prepared to call into the field trained and equipped soldiers by the million on a moment's notice. Our defensive armament, so far as has been made, is first-class. Our professional soldiers are as capable as any in the world, and our general staff has not neglected its most important duty, that of studying the methods of meeting any possible attack. Thus, the United States has the nucleus at least of national defense. As to the volunteer army, with all due respect to the opinion of so eminent authority as General Wood (himself a volunteer), it has not failed. In our few wars volunteers have been found in plenty, and as a supplement to the regular establishment have provided sufficient force to achieve whatever was required.

A program for national defense is being worked out by the army and navy experts, and will be presented to congress at its coming session, which will be entitled to receive our serious consideration, but we will always have with us the professional fighting man and the optimistic peacemaker, neither of whom will ever be entirely satisfied with what is done.

Their Team Work is Poor.

One champion of the proposed new fire alarm system wants it because the downtown business district needs more protection; another says it is necessary because in the outlying portions of the recently annexed districts telephone service is not sufficient. A third says it will reduce insurance rates by one-third at least, while a fourth says it may bring rates down as much as 15 per cent. These boosters for the system ought to improve their team work. In the meantime, no one has pointed out where the fire loss in Omaha has been seriously augmented by reason of delay in transmitting alarms. Neither has any pledge been given by the insurance companies that any reduction in rates will be made if the new system is installed. Why do not the promoters get down to business and make the city some specific pledges, in order that the taxpayers may know what to expect?

Printers sat down squarely on the proposition to hold the annual convention at the union's headquarters. The reasons advanced for a fixed location apply with equal force to all conventions. But the majority of delegates prefer entertainment to an uninterrupted convention grind, and until that natural desire is curbed conventions will go to the cities offering the most attractive inducements and the grind will remain with the officers as a reward for their salaries.

Refusal of the court to quash the indictment against the Hon. Thomas Taggart no doubt will be joyfully welcomed by the Indiana democratic boss. The mere suggestion of Taggart being guilty of shady political work and failing to get away with it smashes a record unique in Hoosier party annals. An opportunity to confound enemies of political purity in open court will send a streak of joyous thrills from Indianapolis to French Lick.

The street sprinkler struggles bravely to maintain its grip as a survival of the days of animal power. Its days are numbered. New York is about to tag it for the junkpile, being regarded as a positive injury to pavements. The only practical service remaining for municipal water wagons is the annual New Year stunt.

Co-operation and Rural Bank Credits

Ohio Inspector Building-Loan Associations. Among the farmers of America the idea of co-operation is spreading rapidly. The report of the agricultural department of Kansas, just off the press, gives a list of the mutual, co-operative farmers' organizations of that state, which numbers about 400, and includes grain elevators, creameries, cheese factories, stock improvement associations, and many other lines of activity. In many communities in many states mutual fire insurance companies are carrying the insurance risks of their members; mutual telephone companies connect vast rural regions with a network of wires and give service to millions of our farmers; a few months since, in conversation with the national secretary of one of the great farmers' organizations, he told me that his society owned more than 5,000 grain elevators, organized and operated on the mutual, co-operative plan, stretching from the Great Lakes to the Pacific coast. Through the medium of co-operative dairies the state of Wisconsin has become the leading dairy state of the union, and each year ships out of its borders \$100,000,000 worth of dairy products. In the fruit districts scattered over many states, the producers have co-operative associations which handle the selling end of their business. In the citrus districts of California and Florida the fruit is handled by these co-operative associations. These are only a few examples which indicate the growth of the idea of applying the fundamental idea of democracy, the equal rights of each and all to the business affairs of America.

It is a fact which is hard to explain, that while the idea of co-operation in business affairs is being met cordially and is having its greatest growth among the farmers of America, the building association, which is the expression of co-operation in financial affairs, has had its almost exclusive growth in the towns and cities of America. In recent years the merits of these co-operative financial institutions are attracting the attention of the farmers. In the communities where this is being done, building associations are rapidly becoming the strongest institutions operating there, having greater assets and transacting a greater volume of business than the capitalized institutions with which they are surrounded.

What is the field of operation which these associations may occupy? As stated before, the chief activities of these associations have thus far been in the line of assisting town and city workmen to save their money and provide homes for their families. Very little of their business has thus far reached the farmers of America or those living in rural communities. This has no doubt been largely due to the fact that building associations originated among city workmen and its progress and development has always been in the direction of such changes and alterations in the plan as will make it most accurately fit itself to the needs and conditions of its membership. As a result, many of the features of these institutions, which are in fact mere unimportant details of organization and of plan and method, have come to assume in the popular mind the weight and importance of vital, necessary features. For example: In the popular mind, the idea of a building association loan is one that the borrower pays off his debt by small payments made weekly or monthly. Since the business of the ordinary farmer does not enable him to meet these weekly or monthly payments, therefore the building association cannot be adapted to the handling of farmer loans. Now, the error in this statement is in the assumption that weekly or monthly payments is a vital feature of the building association plan. A more accurate statement of the building association plan of loan is that it is a plan by which the borrower is enabled to pay off his loan by making periodical payments of a sum sufficient to cover accrued interest and an amortization payment on his loan. The length of period between the payments is not a vital feature of the plan, but should in every association which desires to do the greatest possible good in its community and serve the greatest number of people, and in every loan made by such an association, be so fixed and adjusted as to fit the needs and circumstances of the individual borrower. If he is a factory employe or engaged in any occupation receiving a weekly wage, fix his payments on the weekly plan. If his wage is received monthly, make his payments coincide with his pay day. On the other hand, in the case of a farmer, you can give him a loan contract in which his payments fall due semi-annually, which will exactly fit his needs and his income, and will violate no fixed principle of the building association plan.

My plea is to widen the field of building association activities. Not by going into the forbidden fields of speculation or unsafe investment, but to retain and keep ever in mind the motto of the Building Association League of America, "The American Home, the Safeguard of American Liberties." Some building association men seem to interpret that motto to be restricted to the town home or the city home; to my mind, however, it is broad enough in its language and wide enough in its application to embrace every home of the country, rural or city, whether in the crowded city or the busy village, or amid the quiet acres of the country farms. By widening the building association plan so as to adapt it to the needs of American farmers you at once open your doors to admit on equal terms the greatest source of wealth in America. Last year the produce of American farms aggregated \$10,000,000,000. All the revenues of all the railroads were a mere bagatelle to the vast resources of American farmers. And yet while the farmers have such a wealth of any to be found in America. Why is this? Simply for the reason that they have not yet learned the art of co-operation, of combination, of team work, in handling their money. The building association is the mighty, successful example of the very lesson they should learn.

Extracts from address delivered at the San Francisco convention of the United States League of Building and Loan Associations.

Twice Told Tales

The Anti Tipper. Dr. William Lynd Stevenson, president of the Anti-Tipping League of Idaho, said at a league banquet in Boise: "I visited New York last month. I put up at a fine hotel there—\$4 a day, in fact, for room and bath. But what service! "I went into the hotel restaurant the evening of my arrival to order dinner. I ordered a simple enough dinner, according, at least, to our Idaho standard—a dinner of clams, cold consommé, grilled brook trout, filet of beef with mushrooms, chicken a la breche and peas so on—yet a simple enough Idaho dinner, but, by crisis they kept me waiting in the heat and noise and smoking an inconceivable time. Unconscionable! "Finally I called the maitre d'hotel and said: "Is it the rule to tip the waiter here? " "Yes, sir," said the man. "Oh, yes, sir. " "Then," said I, "give me a good big tip. I've been waiting close on to three hours." —Boise Statesman.

All in a Day's Work.

In a town of Maryland one Bill Morton appeared before the postmaster one morning, and the following colloquy occurred: "Morning, Mr. Postmaster. " "Morning, Bill. " "Has Tom Moore been in for his mail yet? " "No. " "Will you be here when he comes? " "I guess so. " "Well, when he comes in will you tell him that on his way from the chess parlor I wish he'd stop and get that pig of Herman Stutz's and take it down to Henry Parker's, and tell Henry I said he could have it for that single harness even up, if he'll fix that bridle and throw in those rascal lines instead of the old black ones; and if he won't trade, tell Tom to bring the pig down to my place and put it in the extra pen, and be sure and shut that door to the hen house, or all the chickens'll get out. Sure there ain't no mail? " "Morning, Bill." —Philadelphia Ledger.



Marines and Bluejackets.

OMAHA, Aug. 15.—To the Editor of The Bee: I doubt if half the people in the United States know the difference between a marine and a bluejacket. The newspapers are partly to blame because they constantly speak of sailors as marines. A marine is not a sailor, even if he does serve on board ship. He is a member of the United States marine corps. Marines are to be found on dreadnaughts, battleships and armored cruisers only. There are only five divisions and seventy-two marines on all ships of these three classes while the number of bluejackets range between 700 and 1,000 on each vessel. The marines do not take part in the work assigned to the sailors. They are on board to keep order. They are often called the "police" of the ship. Sailors look down upon the marines and often times will have nothing to do with them. I hope this little criticism will be of use to somebody.

ONE WHO KNOWS.

Sounding the Alarm.

OMAHA, Aug. 14.—To the Editor of The Bee: I see the argument between Mr. Whittell of the fire department and Mr. Kugel of the police department over the proposed expenditure of about \$100,000 for a new fire alarm system. The way I see it Mr. Kugel is not hitting into Mr. Whittell's business, but as he has a vote on the question I think Mr. Whittell should state clearly the advantages of the system and show absolutely that it will reduce the cost of our fire insurance and not make it a personal issue. Mr. Whittell seems to try to dodge the question by saying how Mr. Kugel's department is run and slurring him because he wants to understand why it would not be better to put on more motor equipment so that all the outlying districts will have better fire protection as he thinks the telephone alarm system is very good for the present. Now I would like to see Mr. Whittell show Mr. Kugel where the system is all right instead of making a personal argument out of it. JOHN A. ROOT, 22 North Twenty-sixth Street.

A Boy's Notion of the War.

ASHGTON, Neb., Aug. 14.—To the Editor of The Bee: I read the letter of R. S. in The Bee and I know he isn't the only one that would like a paper that isn't pro-German. I would like to ask the person who signed himself Anglo-Maniac if he really is a maniac. God bless our noble president, Woodrow Wilson. We see what a calamity it would be if Germany would win. It would soon try to conquer all the world. Another letter says: "England started the war because of anger and fear." Who started the war? No one else but Germany and Austria. But, then, I might as well say only Germany for Austria is ruled by Germany. I want sign my name Anglo-Maniac for I am only an ANTI-GERMAN KID OF THIRTEEN.

Preparedness with a Vengeance.

NORTH LOUP, Neb., Aug. 15.—To the Editor of The Bee: A dispatch from Copenhagen says: England is not so busy now making the much-needed guns, as it is in the turning out of machinery with which the guns must later be manufactured. It will be some time before the war factories are properly equipped to begin relieving the guns already at the front. From the above, the American people should see why the Germans are about a thousand city blocks ahead of the English in war equipment. War equipment is very similar to woman's fashions. A new suit in 1915 will not do for 1916. From one to six months changes the fashions. Suppose the milliners would make up enough hats for ten years in advance, what would the stock be worth? Nothing, is the answer. Suppose congress appropriate \$500,000,000 to make war equipment to last ten years, what will it be worth within three years? Nothing, is the answer. The United States should have a couple of factories equipped at a cost of \$100,000,000 for making war equipment. Those factories should be able to turn out fifty submarine coats within three months' time. An experimental department should try out every available improvement in war equipment. That would cost \$25,000,000 annually. In that department a corps of experts should be maintained. When I say experts, I mean a class of men who have shown mechanical genius. Suppose the entire expense of the expert be \$1,500 each, on an average, annually; 10,000 of them could be paid for on an annual expenditure of \$15,000,000—the cost of a battleship. Any real genius can succeed on \$1,500 a year; a politician cannot do that. This country can never be efficiently protected under present methods. Too much Wall street in everything and that is what troubles England. The War and Navy departments should also have a roll of 100,000 practical machinists, who may be called into the service at any time. WALTER JOHNSON.

Smatter with Base Ball.

OMAHA, Aug. 15.—To the Editor of The Bee: A few words about conditions in Omaha base ball. I went to a game between Omaha and Lincoln Thursday and although good in some respects, it was disgraceful in others. Umpire Van Syckle "rode" both Omaha and Lincoln from the start and although Lincoln behaved nicely except in one instance, the "umps" bawled about six of their players. This is the kind of umpire that hurts the game surely. Another thing, any day you go out to Rourke park profane language abounds. Until this is stopped the attendance will be hurt. AN ANXIOUS FAN.

TIPS ON HOME TOPICS.

Eastern Transcript: The San Francisco, Bostonians who declare that the woman of the future is to be dark are too pessimistic over the permanency of the bathing girl's sunburn. Chicago Tribune: There ought to be a great propaganda in this country, a propaganda which should sweep away all the lesser propagandas now vociferous throughout the land—a propaganda of heart-whole Americanism. America needs Americans in this day and in the days to come. Louisville Courier Journal: Victor Mursdock has plunged into controversy to prove that he said, and meant "Gittie" and not "Hittie" when he made a certain Biblical allusion. The fact is nobody believed that the gentleman from prohibition Kansas would use such a term as "Gittie" in any connection.

CHEERY CHAFF. "Well, how did your novel come out?" "Not so badly. I made pretty fair terms with a junk man to take the entire edition." —Zanesville Courier Journal. "No," said Senator Borah: "If a man hopes to succeed in politics out in my town he doesn't want to economize." —Washington Star. Small boy—Ma says this here butter is bad, and you must make it good. Greer—Well, son, we carry an all-around stock, but we are just out of alchemy! —Baltimore American.

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