

BRIEF CITY NEWS

Root print it.
Photographer, 31th & Farnam.
Z. A. Kevan, Tallor, 504-10 Brandeis
Blair, will make a suit to please you.
M. L. Palmer, 30th & Co., general insurance
agents, moved to suite 100 to 24
Brandeis building.
We always have Rock Springs Coal,
General Coal and Coke Co. of Omaha, 18th
and Harney streets.
Hessons Optical Co., the eye specialists,
are distributors of Shur-on eye glasses.
Also makers of 3-in-1 invisible bifocals.
Speakers, 18th and 17th, 24 South 18th.
Chief in the Room—Bee Webb and
Ernest Hill had their room at 24 South
Twenty-seventh street entered by a sneak-
thief Wednesday night, who carried away
a watch which was in a steel savings bank.
City Delinquent for Shooting—John Dry-
den, a colored man, who was mixed up in
a shooting affair last week in John
Blank's saloon at 12 North Thirteenth
street, was shot by and sent to police
court Thursday morning on the charge of
disorderly conduct.
Woman Held as Snitch—Pearl Wen-
dell, 504 Howard street, was arrested
Wednesday night and is held as a suspi-
cious character. The Bennett company
will appear against her. At the instigation
of that company detectives went to
Miss Wendell's house and found twenty-
six rolls of cotton batting and a bundle of
wool goods. The Bennett people allege that
the woman bought six rolls of the cotton
batting and didn't buy the rest of the goods
found at her house and all of which came
from Bennett's store.
Two years the demand for money to
meet the requirements of the Iowa bridge
in any of the cities of the middle
states west of the Ohio river has been much
greater than the usual monthly system
payment plan could supply. There has
consequently been a fund for investment of
sums ranging from a hundred to several
thousand dollars in loan and building as-
sociations, which have regularly paid
dividends larger than could be realized
from any other source and still have the
investment such that it could be converted
into cash on thirty days' notice, pursuant
to the legal governing provisions. The
Omaha Loan and Building association has
for many years offered such an opportunity
for investment, as well as one for the
monthly payment plan, and it has never
paid less than 6 per cent per annum to
depositors, its office is at Sixteenth and
Dodge streets.

Our Letter Box

Contributions on timely topics invited.
Write legibly on one side of the paper
only, with name and address appended.
On request names will not be printed.
Unsent contributions will not be re-
turned. Letters exceeding 30 words will
be subject to being cut down at the
discretion of the editor. Publication of
views of correspondents does not commit
The Bee to their endorsement.

Postal Savings Banks.
O'NEILL, Neb., Nov. 23.—To the Editor
of The Bee: I request the courtesy of
space in your columns to reply to an
editorial in the Sunday Bee, entitled "Bryan's
Latest Financial Panacea." In that editorial
you take a stand in favor of postal
savings banks, and against a guaranty by
the federal government of the deposits in
national banks, and by implication you
oppose a guaranty by the state of the
deposits in state banks. You contend that
the postal savings bank is all that is
needed. Being one of the early advocates
of a postal savings bank, I take distinct
issue with you upon your present conten-
tion.

This postal savings bank reform was one
of many that pushed forward by the popu-
lar party. Those of us who went into
the movement and who helped to recom-
pilate its principles from time to time, well
understand that it meant less in a financial
way to every business and professional man
who entered it. It meant that we should
be struck at by powerful interests, and to
many it even meant to a certain extent
social ostracism. We were denounced, and
we knew in advance that we would be
denounced, as theorists, windbags, revolu-
tionists and anarchists. With a knowledge
of this, there would have been no object
in our entering the movement unless we
were thoroughly convinced that our prin-
ciples were right. Our declarations were
not made as a mere matter of helping
some political party "out of a hole." They
were not mere catch phrases. Whatever
we declared was the result of painstaking
investigation and deliberate judgment. We
were for the postal savings bank for very
different reasons from those which actuate
the men who are now taking up part
of our principles. The men who today are
for postal savings banks are for it be-
cause of the panic, and simply because
they are anxious to get the republican
party "out of a hole." The news articles,
the telegraphic correspondence and the
editorials that I have seen on it indicate an
utter lack of knowledge on the subject.
They are simply the writings of a lot of
politicians, who want "harmony" or any-
thing else that may help the party."

Now let us get away from helping the
party out of the very bad hole it is un-
derneath. It is now in a hole, and it
needs to correct principles. Let us forget
the party and get down to the facts. Sup-
pose you had the postal savings banks to
close in operation, what would it mean?
In this panic every person who is frightened
about his bank deposit would withdraw it
and put it in the postal savings bank. That
means that it goes to the national govern-
ment. The national government would
take the money and put it in the Wall
street banks to be used by stock gamblers,
just as they have been doing. The admin-
istration now has \$240,000,000 in favored
banks without interest, and these banks
are collecting interest on it at rates rang-
ing from 8 per cent a year to more than
100 per cent in the last thirty days. In-
stead of trying to help out the west and
south, that need money, the administration
dumped additional millions into Wall street
banks. If they could now gather in more
millions by a postal savings bank system
they would drain the west and south of
additional confidence and credit to the
streets. And, Mr. Editor, if you could talk
as I have done during the last four weeks
with numerous country bankers you would
know that they understand it just as it is.
The postal savings bank is now being
favored by a lot of financial booneers
who want to use it as a means to draw
money from the west and south and use it
for stock gambling in New York and other
money centers.

But the men who are honestly in favor of
a postal savings bank, and who have been
for fifty years, had a very different idea
and a different plan. With it we proposed
to build irrigation works; to improve rivers;

to purchase and build national railroads.
To do these things we knew the govern-
ment must get money. Some of it we might
get by issuing greenbacks; the rest we must
get by issuing bonds or by establishing
postal savings banks, where the people
could deposit their money at interest. We
intended that the money which the govern-
ment would receive in these postal savings
banks should be used to pay for construc-
tion of irrigation ditches; to pay for rail-
ways that might be bought; to pay for im-
proving those railways; to pay for building
new railroads. In this way money would go
back to the steel mills and pay labor there.
It would pay the lumbermen in the mills
and the timbermen in the woods. It would
pay the men who worked teams and the
laborers engaged in railroad construction.
By these means the money received in the
postal savings banks would go back into
the channels of business. We never in-
tended that it should be used as a means
to gather up money in the west and south
and turn it over to stock gamblers in Wall
street. Under our system a postal savings
bank would be a blessing. Under the sys-
tem now proposed it will not accomplish
what the men who originated and made
popular the idea intended it should be.
When we proposed to gather in the people's
money in postal savings banks and use it
to build railroads and irrigation ditches, it
was regarded as anarchistic. But now,
when the Wall street gamblers want it,
the administration endorses it as sound finance.
The facts herein set forth illustrate the
difference between those who seek to estab-
lish a system for the good of the people
and a lot of financial pirates whose busi-
ness it is to plunder the public.

As to the guaranty of deposits, it is not
worth while discussing it. I have discussed
the postal savings banks because not so
many will understand the "Ethiopian in
the wood pile" that I have seen in the
bank deposits. I have tried to the ordinary
depositor and the country banker. I have
talked with enough of them to know what
they think about it and they don't need any
education on that subject. They are going
to rally around Bryan on this question in
greater numbers and with more enthusiasm
than the people who account for the Jack-
son in his fight against the United States
bank. They are going to get behind Bryan
and establish a financial system that will
cut the west and south loose from Wall
street. This may not be very palatable to
the leaders of the republican party and the
corporation democrats, but the disreputable
say "take it."

INFANTIA, Confidence and Credit.
OMAHA, Nov. 23.—To the Editor of The
Bee: Kindly allow me to reply to a private
question in a public way. It is this: How
does a redundant currency cause inflation?
The answer is, that whenever the volume
of the currency is so large that it cannot
be absorbed into the channels of legiti-
mate business, it immediately begins to get
in its deadly work of unduly increasing
values, prices and the cost of living. Those
who own or control this excessive quantity
of currency cannot allow it to be idle; it
must be put to work. It must be kept busy.
As I recall it, the word currency comes
from a terminative which means "to run."
And then begins another phase of inflation,
which is not merely an inflation of prices
and values. It gets an inflation of confi-
dence and credits between lender and
borrower which superinduces, with the cer-
tainty of the law of gravity, wild specula-
tion, reckless expenditure, extravagance of
living and waste. With the same unerring
certainty comes, sooner or later, collapsed
confidence, vast contractions of credit and
business, and what General Sherman called
ruin. It is my opinion that the general
ruin will be in precise proportion to the
expansion of confidence and credit to
which this redundant currency has led.
GEORGE L. MILLER.

FAREWELL TO H. VANCE LANE
Ak-Sar-Ben Board of Governors
Tenders Deplorable Brother
a Testimonial.
A farewell dinner was given Wednesday
evening at the Omaha club to H. Vance
Lane by his fellow workers on the Board
of Governors, present and past, and the
members of Ak-Sar-Ben. The program was
elaborate and the program was
elaborately embellished in foliage and
bearing the Ak-Sar-Ben coat of arms, col-
ored and embossed. The program also
contained a roster of the Board of Gov-
ernors with the years of service of each
and the names of the thirteen kings who
have ruled. It was bound with velvet
ribbon in the Ak-Sar-Ben colors.
In the program of the toast the military
idea of this year's initiation at the den
was followed out. The program was as
follows:

THE COUNCIL OF WAR.
Charles H. Picken, colonel in com-
mand.
Aides-de-Camp on Staff—"Ak-Sar-Ben
Under the Old Guard," ex-President Robert
H. Wilcox; "Our Guest, One of the Old
Guard," ex-President Thomas A. Fry;
"Forward to the Color," ex-President
"Shoulder to Shoulder," Clement C. Chaso;
"The Next Recruit," Charles M. Wilhelm;
"An Honorable Discharge," H. J. Penfold;
"Peter," "For He's a Jolly Good Fellow,"
Charles N. Robinson; "The New Regime,"
but the Old Guard," Gordon W. Wattle.
The following were present:

Emil Brandeis, L. C. Peters, Gould
Henderson, Arthur J. Lovell, Thomas A. Fry,
Gordon W. Wattle, W. L. Fetter, C. C.
Robinson, Fred Metz, M. A. Hall, E. E.
Henson, R. E. Wilcox, J. C. Chaso, O. D.
Kountze, F. J. Moriarty, C. M. Wilhelm,
J. C. Root, C. E. Black, A. C. Chaso, O. D.
Henson, H. A. Nash, W. D. McHugh, E. M.
Bartlett, H. J. Penfold, R. C. Howe and
Charles H. Picken.
A large and beautiful floral piece made
of flowers embodying the Ak-Sar-Ben
colors was sent to Mrs. Lane. The floral
piece was intertwined with long strands
of red, green and yellow ribbon which
these present at the dinner to Mr. Lane
had written their names.

If You Know
the merits of Texas Wonder you would
never suffer from kidney, bladder or rheu-
matic trouble. It's bottle, two months' treat-
ment. Sold by Sherman & McConnell Drug
Co. and Owl Drug Co. Testimonials with
each bottle.

DOES GOD ANSWER PRAYER?
Evangelist Bennett Discusses Question
at North Side Christian
Church.
Evangelist Bennett at the North Side
Christian church preached last night on
the subject "Does God Answer Prayer?"
He said, in part:

"The power of prayer is not fully
utilized by the church today. A praying
church will be a praying church. A
praying man will be a praying man. A
praying woman will be a praying woman.
A great company of witnesses live to tes-
tify to the answer of prayer today."

An interesting feature of the meetings
is the song service each evening, under
the direction of Mrs. H. J. Kitchens and
Mrs. T. F. Wiles. The soloist is doing
effective service with her gospel
songs.

GOTHAM HAS SUPREME NERVE

New York, Cause and Starter of the
Flurry, Hits West.
STEALS CREDIT FROM OTHERS
Omaha and Other Western Cities that
Have Remained Sound Get
Black Eye on Knicker-
bocker Map.

Glaring misrepresentations of the finan-
cial conditions in the west and middle west,
by New York business houses and finan-
cial writers, will be presented by the bank-
ers of the west if they set together by
transferring many accounts from New York
to Chicago.
This is the opinion of A. N. Butterworth
of Denver, who stopped in Omaha Wednes-
day to inquire into Omaha conditions be-
fore going on to Chicago.
One of the many things which has caused
the west to resent the attitude of New
York, is the "money chart" published by a
New York financial paper, which attempts
to show the effect of the money panic in
different parts of the country and declares
that the western and middle states are hard
hit. A map of the United States is shown
with dark, light and gray circles. The
black circles indicate a great scarcity of
money and places where script and clear-
ing house certificates are in circulation,
business is said to be "much affected" in
cities where the New York financial authori-
ties place the black spots.

Nerve of the Old Woman.
To the surprise of the western bankers
big black spots as large as half the state
have been placed over Denver, Omaha, Chi-
cago and over all the coast cities. Around
about New York, there are gray spots,
which indicate "currency scarce—business
beginning to feel the restriction," while the
light spots are numerous through the state
of New York and throughout the New
England states. The white indicates "slight
effects of the panic felt."

"Such a map claimed to reflect the situa-
tion in any way, is absurd," said an
Omaha banker. "It is an injustice to the
west and I am inclined to think Ex-Sec-
retary Shaw is right when he says New York
financiers are losing friends in the west."

The feeling is even more intense in Den-
ver according to Mr. Butterworth, who is
connected with several trust companies.
"The Denver business men feel it due to
New York that the western accounts be
withdrawn from New York after the state
trouble has subsided and placed with Chi-
cago banks. The American Smelting and
Refining company has helped keep the gold
going in Denver, depositing large amounts
with the United States mint in-bullion, se-
curing gold coin in payment and distribut-
ing it among its employees."

"New York has its nerve," says an
Omaha banker, "when it was the cause and
starter of all this trouble and now comes
whining and trying to lay the onus on
other cities. But for the gamblers of Wall
street there never would have been a
flurry."

CASH PRIZES FOR FOWLS

Poultry Association Will Offer \$500
in Addition to Regular
Awards.
Through the industry of a soliciting com-
mittee the Tri-City Poultry associa-
tion will be able to offer over \$500 in
special cash prizes at the poultry show,
which will be held in Omaha from December 30
to January 4. The committee was un-
derwritten by the city and the volun-
teers of the association. The prizes are
distributed among merchants, and the result
will be that prizes can be offered which
it is hoped will induce breeders of high
grade fowls all over the west to exhibit.
Cash prizes of \$25 in gold will be of-
fered for the best of each of the follow-
ing classes, the Asiatic class, the Medi-
terranean class, for the largest display of
water fowls, for the largest display of
pigeons and for the largest display of
turkeys. In addition \$5 and \$10 prizes will
be offered for the best display of cock,
hen, cockerel and pullet in the various
classes. These prizes are all in addition
to the regular association prizes. A num-
ber of merchandise prizes will also be
awarded, among them being seven or
eight silver cups valued at from \$10 to
each, two or three incubators and several
cases of poultry food.
Towers and tabby will also have a
chance to show off their fine points, as
the association has decided to allow dog
and cat fanciers to exhibit.
Negotiations are now on to secure the
auditorium for the display and if it is se-
cured Secretary Talbot declares it will
mean the biggest and best poultry display
in the west.

ELKS HAVE A SOCIAL TIME

Thanksgiving Eve Dance Proves a
Pleasant Affair to All
Concerned.
The ladies' social committee of the Elks,
Omaha lodge No. 29, gave a Thanksgiving
eve dance at the Elks' hall Wednesday
night, which was largely attended and
hugely enjoyed. The Olsen orchestra fur-
nished excellent music for the occasion.
Punch was served, the men enjoyed a
smack and every one present enjoyed a
social time. The prospects for a dancing
club of the Elks are good. It is the
present plan to hold two dances a month
during the winter, at which no one but
members of the Elks' club will be admitted.

LABOR TEMPLE DEDICATED

Utahns Christian New Quarters
with a Pleasant Social
Dance.
The new Labor temple, at 1212 Douglas
street, was dedicated Wednesday night.
Dancing was the order of the evening. The
hall was beautifully decorated and about
200 couples participated in the ball. Finn's
orchestra furnished the music. This hall
will be the permanent headquarters of the
Labor temple.

Elijah's Manna

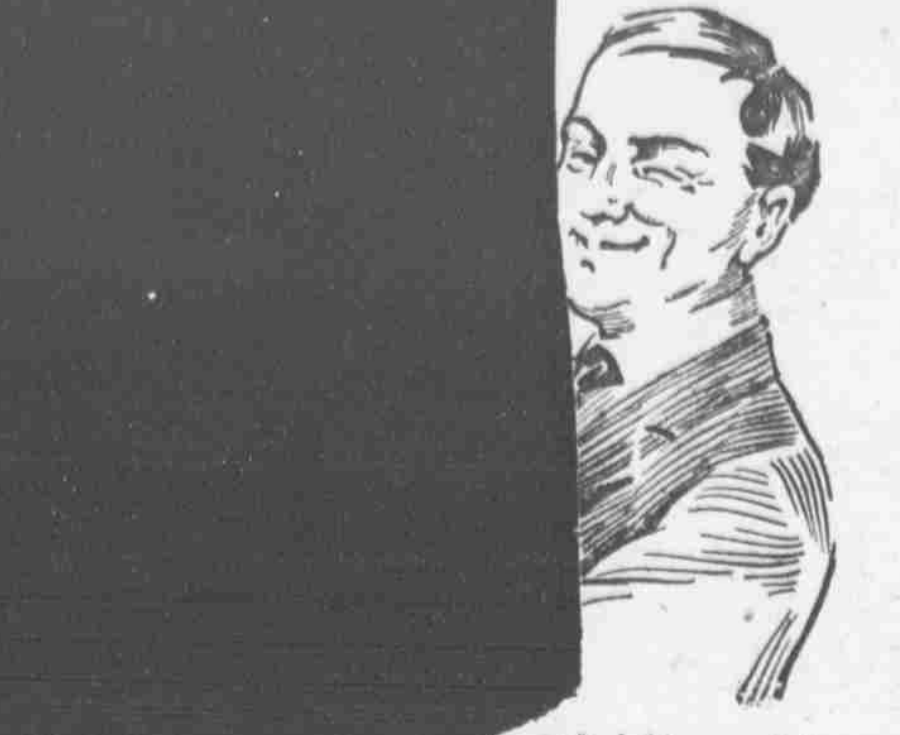
is far away the most deli-
ciously flavored flake food
made.
So sure the food comes to the
table crisp. When package is al-
lowed to remain open the moisture
of the air makes it tough. In each
case insist that it be dried in an
oven as per directions on pkg.,
then it is delicious.
Large family size pkg. 5c.
Postum Cereal Co., Ltd., makers,
Battle Creek, Mich.

How a
fooled

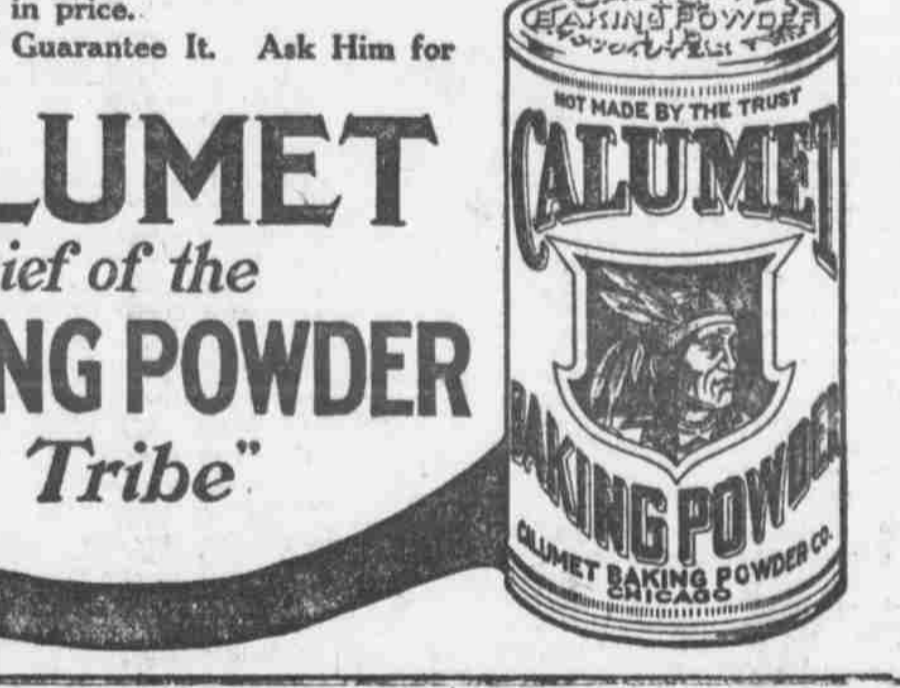
That evening... prepared and served some of her
famous biscuits— piping hot, tempting, and puffed up to airy lightness, they
were even more delicious than usual. Hubby, after considerable difficulty, succeeded
in convincing her that the basis of the improvement was Calumet Baking Powder.
And so an ever-lasting friend for Calumet was made.

This truthful little incident simply proves that the housewife is oftentimes prejudiced against
all baking powders, except the one she has been using for years. She imagines that no
other kind can possibly be as good. This is a mistaken impression. A trial of Calumet
will prove that it is purer, more reliable; it has greater leavening
power than any other baking powder made.
And it is moderate in price.

Your Grocer Will Guarantee It. Ask Him for



favorite' baking powder,
else, because 'mother always
Hubby said she was prejudiced.
powder, selling at a moderate
some good in it. So he took
emptied the can containing her
Calumet.



PHILIPPI ENDS LONG WORK

Albert Wichert, Joe Plets, Frank Schmitts,
Frank Wichert, Fred Hoffman.
Assistant General Freight Agent of
Missouri Pacific Retires.
FORTY YEARS OF RAILROADING
Will Be Succeeded by His Cousin,
H. B. Kooser of Dallas, and
Expects to Remain in
Omaha.

By the reorganization of the traffic de-
partment of the Missouri Pacific Railroad
company, J. O. Philippi, assistant general
freight agent of the company at Omaha
for the last nineteen years, is placed on
the retired list and is succeeded by H. B.
Kooser, his cousin, who comes from Dal-
las, Tex., to take charge of the Omaha
office December 1.
The announcement was made Thursday
morning from the local office and at the
same time it was stated that W. R. Pea-
body, general freight agent of the com-
pany at St. Louis, and M. D. Darnall, com-
mercial agent at Kansas City, would re-
main with Mr. Philippi because of the age
limit and the desire of the company to
place an organization of younger men in
charge of traffic affairs.

ROGUES MAKE HEAVY HAUL

Get One Thousand Dollars Worth of
Property Out of Nancey
Store.
The J. H. Haney & Co.'s store, 211-13
South Thirteenth street, was visited by
burglars Wednesday night and about
\$1,000 worth of goods, mostly fur overcoats,
were carried. The loot consisted of eleven
bear skin overcoats, one Buffalo overcoat
valued at \$130, a black horse hide over-
coat, a plain Gallows fur overcoat, a fur
coat with lamb collar and cuffs, a brown
Russian calf overcoat, a brown cloth coat
valued at \$150 and twelve pairs of horse
blankets. Entrance was gained by prying
away in a wagon and no clue was left be-
hind.

DOUBLE WORK OBSERVANCE

City Employees Celebrate by Trying
to Do Two Days Work
in One.
Sewer and paving contractors and the
street force of the city engineer's office
celebrated Thanksgiving day by trying to
do two days' work in one, although as a
class they were readily more thankful than
many persons who devoted the day to
praise and rest; for the season has been the
best that these people have known for
many years and the continuation of active
work to the end of November is something
which seldom happens in Nebraska.

THE OMAHA NATIONAL BANK

Capital—\$1,000,000
OFFICERS:
President..... J. H. Millard
Vice-President..... Wm. Wallace
Vice-President..... C. F. McGrew
Cashier..... W. H. Bucholz
Assistant Cashier..... Frank Boyd
DIRECTORS:
J. H. Millard, Guy C. Barton
W. M. Burgess, A. J. Simpson
J. E. Baum, C. F. McGrew
Wm. Wallace, I. W. Carpenter
W. H. Bucholz, C. H. Brown.

Handsome Colored Man Free.

COLUMBUS, O., Nov. 23.—Governor
Harris today announced that his Thank-
sgiving pardon had been given to Benjamin
Simons, a colored man who was sentenced
to ten years imprisonment for killing a man
at Lima. Simons always declared that he
killed the man in self-defense. He was a
model prisoner and was the warden's por-
ter and ran the shoe polishing stand at the
big prison. He was known as the "hand-
somest colored man in the prison."

Here we are again
TEDDY-B and TEDDY-G
Mr. Seymour Eaton's New Book for Boys and Girls, Entitled
More About The Roosevelt Bears
TEDDY-B and TEDDY-G
Is full of clean, wholesome, relivicing fun, exciting
adventures and plenty of merry mischief. 186
pages. Written in entertaining jingle, with amus-
ing pictures by R. H. Culver on every page. 16 large
Color Plates. Place your Christmas order early.
List Price, \$1.50 Size of Book, 8 1/2 x 11 in.
Best prepaid to any address, upon receipt of price, by
EDWARD STERN & CO., Inc.
PUBLISHERS, PHILADELPHIA
THE BENNETT COMPANY, THE MEGREATH STATIONERY CO.
THE BOSTON STORE, WILLIAM R. MATTHEWS.

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Get One Thousand Dollars Worth of Property Out of Nancey Store.
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Do your Christmas shopping early
and you will have the advantage of a better selection, get better attention at the stores you will confer a great benefit on the army of clerks by making their work lighter, it will be much more satisfactory to yourself to make your selections of gifts from complete stocks. Visit the Omaha stores
Christmas exposition week

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