THE FRUIT OF DEMOCRACY By Dr. W. H. Lowry

as usual the Negro race comes in as a brought back in triumph.

Loans on First Mortgages

Interest Due from Members

Association Building

Sundry Persons and Accounts . Furniture and Fixtures

Warrants and Municipal Bonds. Liberty Bonds

Cash on Hand and in Banks

Running Stock and Dividends Paid-up Stock and Dividends

Liberty Bond Payments ...

monthly payment plan.

Due on Account of Building Loans.

Undivided Earnings 38 38

Increase in Assets during past six months . Dividends earned for members during 1918

Dividends Quarterly on your accounts.

Dividends earned for members during 1918.

John F. Flack, President.
R. A. McEachron, Vice President.
George C. Flack, Treasurer.

Reserve Fund.

Dividends earned for members since organization.

During 1918 we have made loans aggregating

Loans on Association Shares of Stock.

Real Estate Acq. through Foreclosure... Foreclosures Pending

pressure to bear upon the members Let us make a study of the men who of the peace conference to look into are in office. Mark the men whose A few days hence will mark the the internal affairs of this govern- eyes are poor and whose hearing is convocation of the greatest peace ment is an open question and sub- impaired and prepare to retire them. council in the history of the world. ject to much debate. But nothing Ye Gods! If we could be taught to Nations, labor organizations and re- beats a trial, but a trial. Should our mass our votes in a little old primary, ligious organizations are preparing to representatives succeed in snatching just ONCE, it would require a public send representative bodies of men a few trophies from the hands of de- receiving line upon general election to look after their interest in the mocracy we should have a place pre- day to introduce the new candidates summing up of the world's peace, and pared to store them when they are

separate unit to get some recognition. It is an evident fact that the major We desire our share of the fruit of de- portion of our cause for complaint have their part to play. These units mocracy. The peace congress is to can be traced right back to our mu- should be taken care of by commitdecide questions pertaining to inter- nicipal government. Since this is true, tees, who are constantly on the looknational affairs. Whether the body let us begin to clean house at home

\$119,471.55 362,400.00

445,636.01

\$ 9,842,989.71

119,499,75

5,851.60

20,638.04 9,271.66

12,659,82

185,000.00

927,507.56

688,794.77

48,462.78 52,016.46

318,385.84

609.845.15

473,659.86

997,940.78

3,667,841.86

\$7,167,806,80

\$ 401,364.05

285,000.00

\$11,126,240.37

\$11,126,240.37

\$10,018,580.52

FINANCIAL STATEMENT OF THE

Omaha Loan & Building Association

LIABILITIES

If you plan to build or buy a home, or want a loan on improved

real estate for any other purpose, it will pay you to investigate our

NO COMMISSION-NO PREMIUMS-NO DELAY

Savings accounts may be opened at any time with any sum from one dollar up.

W. R. ADAIR, SECRETARY AND TREASURER.

Office: Association Building, Northwest Corner, Dodge and 15th Sts. South Side Office: 4735 South 24th St. J. H. Kopietz, Agent.

6% Dividends Payable Quarterly 6%

The Reserves Saved

the Allies

called on when a great emergency arises. You should build up a reserve of dollars that you can call into service when emergencies arise such as sickness and death. We make it easy for you to acquire

this reserve by giving you good service and by paying Six Per Cent

OFFICERS AND DIRECTORS

Occidental Building &

Loan Association

6% Dividends Payable Quarterly 6%

E. N. Bovell, Secretary.

John T. Brownlee, Assistant, Secretary.
Robert Dempster.

Troops not actively engaged in holding the front line trenches are

of men we sent can bring sufficient while our brothers are visiting abroad. Colored Attorneys to the voters.

> County officials and state officials out. A small subscription from each citizen would establish a bureau of information and place a man at the head of it with a salary that would teach Chicago have been fighting a three him to appreciate his job. With each weeks legal battle in the Wayne cirstate well organized and the voters cuit court against James S. Parker of taught to exercise an educated bal- Flint, Mich., and Frank H. Watson lot, God's kingdom will come, God's of Detroit, former U. S. district atwill will be done on earth as it is in torney, in the case of the Loyal heaven.

Farmers, Urged by Food Administra tion, Provide Seven Extra Loaves of Bread for Every American.

By adopting cleaner threshing meth ods and by literally combing harves fields to gather grain formerly wast ed, threshermen and farmers of the United States this year saved fully as equivalent to about seven one-pound loaves of bread for every person it the country. This result, accompaniel by corresponding savings of barley oats, rye and other grains, is shown by reports from 33 grain states to the U although not prepared to furnish definite figures of conservation in the grain fields, report greatly reduced harvest losses

This rural food saving achievement time, was in direct response to re organization of an independent Suquests by the Food Administration preme Grand Lodge at Niagara Falls 3% per cent.-the estimated average in normal times-to the lowest possi ble minimum. Country grain threshing committees carried into every grain growing community the official Lodges, each claiming to be the right the results desired.

In numerous instances drivers of racks with leaky bottoms were sent from the fields to repair their equipment and frequently bad order thresh, ing machines were stopped until the cause of waste was removed. But in proportion to the number of persons crop, cases of compulsion were comparatively rare. The Food Administration freely attributes the success of the grain threshing campaign to patriotic service by farmers, threshermen and their crews. grain growers of the United States are many millions of dollars "in pocker" as a result of the grain saved.

NO ONE SUFFERED HERE.

The marvel of our voluntary foodsaving, now that we are "getting results," is that no one ever actually and better satisfied with ourselves because of our friendly self-denial.

Food control in America held the price of br dstuffs steady, prevented vicious speculation and extortion and preserved tranquillity at home.

In no other nation is there so willing in America-that was shown in the ren and Watkins.

Fight Unique Case

Warren and Watkins Employed by Grand Lodge of Orangemen in Important Legal Battle Involving Far-Reaching Issues.

CASE ATTRACTS ATTENTION

The state must not be overlooked. Order Composed Chiefly of Irishmen, Scotchmen and Englishmen-Membership in United States Confined to White People-Canada Has a Few Colored Members,

> DETROIT, MICH.—Francis H. Warren and S. A. T. Watkins of Orange Institution vs. the Loyal Orange Institution.

> The Loyal Orange Institution is a Protestant Secret Order that followed the success at arms of King William III, a Prince of Orange, at the Battle of the Boyne in Ireland, in the year of

The order was instituted in the United States in 1869, and the present supreme grand lodge is claimed by 16,000,000 bushels of wheat, estimated the plaintiffs, who are represented by Francis H. Warren as attorney and S. A. T. Watkins as counsel, to have been organized in its present form in 1880 at Jersey City, N. J.

From 1912 to 1914, a split arose in S. Food Administration. Other states the Order in the State of Pennsylvania caused by the enforcement of the law forbidding the sale of intoxicating liquor at parks or places where public demonstrations of the Order were accomplished in scarcely six months held. The division resulted in the which asked farmers and threshermen in 1914, and since then there have to reduce harvest losses from about been some fifteen or twenty law suits instituted in the various parts of the country from Maine to California, as a result of these two Supreme Grand recommendations for accomplishing representatives of the Loyal Orange Institution in the United States, but none of them determining all of the issues that have arisen between the respective Supreme Grand Lodges.

On last July 4th, Francis H. Warren received a retainer to draft a bill of peace that would settle the difficulengaged in gathering the nation's grain ties between these two rival Supreme Grand Lodges of the Loyal Orange Institution of the United States, and this is the action now being tried in the Wayne Circuit Court which has Incidentally been in progress for the past two weeks.

The case is said to be the most important law suit ever entrusted to Colored attorneys anywhere in the world, as it involves all the interests of the respective parties throughout the United States, S. A. T. Watkins is assistant district attorney at Chisuffered any hardship from it; that cago, Supreme Attorney for the we all are better in healtn and spirit Knights of Pythias and has a wide experience in fraternal law.

The Loyal Orange Institution is composed chiefly of Irishmen, Scotchmen and Englishmen. In Canada there are a few Colored men and a large number of Indian adherents to the Order: in the United States all members of this order are white, as are a sense of voluntary self-sacrifice as the attorneys opposing Messrs. War-

NO SEALS SOLD THIS YEAR.

The customary sale of Red Cross Christmas seris will not be held this year. It seemed best to both the American Red Cross and the National Tuberculosis Association to unite in the Red Cross Christmas Roll Call to reduce the number of appeals to the public for contributions. There will be no lessening of activities by the National Tuberculosis Association through this arrangement, as the Red Cross War Council has appropriated \$2,500,000 for anti-tuberculosis work in 1919 in lieu of the money that ordinarily would be raised by a Christmas Seal Campaign. However, every person joining the Red Cross during the Red Cross Christmas Roll Call will be awarded ten seals to be used as here-

THE RED CROSS GORDON.

An American Red Cross worker who was among those volunteering to help in the hospitals and at the station where the hospital trains arrived, overheard some of the wounded talking about the American Red Cross

"Gee! We'd a starved if it hadn't been for the Red Cross!" said one boy, and then, laughing at his own exaggeration, he went on to explain the circumstances under which the Red Cross representative with his division had done some timely service. The Germans, of course, were to blame, for they retreated so rapidly that it was practically impossible for the supplies to keep up with the pursuing Ameri-

"We cleaned up seven kilometers in less than two hours," another reclining figure explained, "and they were still going when I was knocked out. For three days I had had nothing to eat but hard tack, and for some days before the food had been monotonousto put it mildly. So you can imagine what it meant to us boys to have the Red Cross Gordon come up with a supply of chocolate, canned peaches and other good things. It was a life-saver."

CARD OF THANKS

We, the husband and relatives of Mrs. Birdie Scott, wish to tender our sincere thanks to the many friends and to the No. 12 and Western Jewel Council of the Sons and Daughters of Jerusalem, for their sympathy and

kindness during the illness and death of our wife, daughter and sister. WILLIAM SCOTT. DENNIS TODD. MRS. SALLY TODD. MRS. GUSSIE THOMAS. RICHARD THOMAS. EARL TODD.

Call and inspect our January White Sale

Thomas Kilpatrick & Co.

Thompson, Belden & Co.

The Fashion Center for Women

Established 1886

CLEARING SALE

Boys' Box Calf Shoes, Sizes 1 to 6 for. \$2.25 \$2.15 Youths' Box Calf Shoes, Sizes 8 to 1 for. Boys' School Shoes, Broken Sizes.

MILLINERY CLEARING SALE

OSBORNE

A. F. PEOPLES

Painting, Paperhanging and Decorating. Estimates Furnished Free, All Work Guaranteed. Phone Walnut 2111. 4827 Erskine Street.

Telephone Douglas 2672.

Dr. Britt Upstairs Douglas 7812 and 7150

Pope Drug Co.

Candies, Tobacco, Drugs, Rubber Goods and Sundries. PRESCRIPTIONS OUR SPECIALTY.

13th and Farnam Streets,

Omaha, Nebraska

WHITE BORAX NAPTHA

AN ODORLESS ALL-PURPOSE SOAP









Ask Your Grocer for

"WHITE BORAX NAPTHA"

And You Will Have the Cleanest and Whitest Clothes in the Neighborhood.

Review **Patterns** justly famous. THE SPRING Fashion Book

Here is the new longwaisted frock which Paris is featuring, charmingly combined with the new double flying panels. This displays the combi-

nation of refinement, simplicity, and chic, which have

Pictorial

February Patterns NOW ON SALE



.....

ing sale.

The Year-End Clearing Sale 1s On

WOMEN'S WARM WINTER COATS

Hundreds of coats to select from. Every one a new, this season's style. Values are re-markable. Choice on two lots:

LOT NO. 1 Fine Silk Plush Coats, plain and with large fur collars, worth up to \$49.00, your choice at this clearing \$29.99

LOT NO. 2 Women's and Misses' Imperial Plush and Fine All Wool Cloth Coats, values up to \$30.00, your choice at this clear-\$15.99

WOMEN'S AND MISSES' SERGE DRESSES

All the better Dresses we car-ry in stock we have grouped and placed them in one lot; every dress is new, right up to the minute style. They are Street Dresses, Party Dresses and Wedding Dresses. Prices up to \$35.00. The year-end clearing

PHILIP'S DEPARTMENT STORE

WE NEED MORE ROOM.

4935-37-39 South 24th, South Side. The Fastest Growing Store in Omaha. "WATCH US GROW."

····

THE GOV-ERNMENT SAYS DO NOT BUILD