Page Four



Its Checks Now Are Held in Preference to Currency.

UPSETS HABIT OF CENTURIES

American Lad in Two Years Has Actually, Taught the Germans to Use Checks in Ordinary Business-Neidecker, Successful Bond Salesman at Nineteen, Wins War Honors in Air and at Twenty-Five Heads American Plan Bank in Germany.

The crowded life story of B. Coles Neidecker at the age of twenty-five is not reflected in the youthful, smiling personality of an American boy who capitalized opportunity and foresight, opened a bank in Coblenz, Germany, in June, 1920, without capital and ignorant of the German language. Its checks now are held in preference to currency throughout the Rhineland. He actually taught the Germans in two years to use checks in ordinary business, upsetting the strictly currency habit of centuries.

He is founder and chief of the Rhineland bank (Neidecker, Weinhagen & Co.), Coblenz, has declined offers to merge it with great banking institutions of Germany and is in New York organizing the Travelers' Bank of Paris with fully developed plans for its operation there and, through branches, all over Europe.

Not a fairy story at all. The Guar anty Trust company of New York, in its banking school taught him so well that he was the youngest bond salesman in New York in 1916 when he was barely nineteen years old and he showed a record with sales that included one to a very wealthy New York capitalist of \$450,000 in Anglo-French bonds.

Went to the War.

Thus fairly well started in life as a financier, he decided that it was too slow a game when the war was on. He applied for admission to the Franco-American flying corps. Its name was superficially changed to the Lafayette Escadrille when the German ambassador at Washington early in 1917 protested against association of the word American with a military enterprise against Germany, not then an enemy of the United States.

Neidecker's application for a chance to fight in the air was under favorable consideration when he decided to get to France at once. He joined the an old-fashioned law office rather American ambulance in Paris in Jan- than a financial institution. The uary, 1917, drove ambulances and banker sent the check to the bank on service was diverted to transport of and paid out the cash, which was carsupplies for the American forces. He ried off by its owner or deposited to saw some very lively times around his account. Solssons and on the Alsne in that work, but he wanted to get into the with checks, of course, and thus admilitary aviation was organized Nel- Germans began to be depositors in cker joined that service, August 1917. When the armistice was declared November 11, 1918, the American military aviation service had five graduate air pilots at the front. Neidecker gold value of the German paper mark was one of them. He wore the Croix de Guerre with palm, had three rec- creasing as never before. This meant ommendations for the Distinguished Service decoration and a record of an increase at the same time in the bringing down three Fokkers and their amount of currency needed. pilots in air combats.

ing house of one American boy. Net decker found Paul J. Weinhagen in the American camp. Weinhagen, San Francisco boy, commissioned in the American artillery service, was out of the army after the armistice and also broke. That sort of boy was the boy who

appealed to the boy embryo banker and they joined forces, wonderful but not capitalists.

But capital, you know, really is a part of the routine in preparing for a banking business. The American youths advertised for partners with capital. They got two.

The bank was opened in June, 1920, when the senior partner was twentythree years old and did not look his age. Its site had been well chosen, on the main route in Coblenz from everywhere. Everybody bound from the American camp for the other banks, the Salvation Army headquarters, the theaters and to pass the American bank.

Before it had a dollar of deposits it had all fittings and supplies which would be a credit to any bank in America, including bank check books which cost about 20 cents each. It paid for them and all its other construction liabilities in no time.

Godsend to the Army.

Immediately a tremendous business in small loans developed. The American doughboys were always sending money somewhere and most of them wanted to borrow between paydays. An officer's indorsement was all the enlisted man needed to borrow a reasonably large portion of his pay in advance. A minimum fixed charge was made for discount of these notes

and time loans were made to officers ness put the bank on its feet almost before it needed feet.

The big field of local banking business with the Germans came more slowly, but it rose and rose until it reached important volume. The enor- occupied some years ago by a single mous speculation in industrial stocks family, perpetuates its claim to being and municipal bonds which followed the first drug store in the world by rapid depreciation of the mark in 1920 the title 'Phar. D.' held by every man and 1921 brought the Rhineland bank authorized to fill your prescription. of the young Americans another source of large income in commissions land units which give the group its for executing sales and purchases. name-Twelve Islands. Even some of This grew to such size that the bank the twelve are, or have been, uninhabwas not able to handle all of its ited, and on none of their rocky surbrokerage business and had to divide faces are the residents self-sustaining.

It with correspondent banks. Success of this phenomenal sort naturally attracted to the American bankers the keen interest of great German banking houses. Offers were made to buy or absorb the new institution, but they were not entertained.

When the Rhineland bank was opened the Germans of Cohlenz never thought of using checks except in large transactions. If a business man received in payment of an account a check for 1.000 marks he tucked it carefully in his pocket and went around to his bank, which resembled camions when the ambulance which it was drawn, or to his own.

The American bank paid its bills real thing, and as soon as American vertised its modern methods locally. known wherever the Bible is read be- patting while she scolded him, furi- Chicago, are spending the holidays rs and they learned satisfactory without a single to pay their bills in checks. Their ex-Twelfth century. ample spread. "It long has been a saying that the Then came one of the strangest Greek islands are more Greek than things in financial history. As the Greege. The Dodecanese are among the most Greek of all the islands. shrank German industry was in-Homer knew them all and mentions the leaders under which their armies took an increasing need for currency and part in the expedition against Troy. "One sort of ruins of the time of Two Hippocrates may well be considered marks were needed one month to pay the precursor of another humane in-As pilot he was a first lieutenant | what was a bill for one mark the prestitution of modern life, the hospital. On Kos may be seen the base stones

THE MONITOR

DRUG STORES AND THE DODECANESE

Harks Back to Hippocrates, Father of Modern Medicine.

'DRUG ISLAND' NOW HERBLESS

Pharmako, Called the "Drug Island," Perpetuates Its Claim to Being First Drug Store in World by Title "Phar. D." Held by Every Man Authorized to Fill Your Prescription-Another of the Islands Was Home of Hippocrates.

Busy Babbit is apt to skip the item, 'Italy Announces Cession of Dodecanese Invalid, Pending Lausanne Conference," with the exclamation:

'What are these Greeks to me? build bungalows, not Greek temples; and I haven't time for the theaters or the art galleries."

On the way home, however, Babbit calls at the doctor's office. "Been a little sluggish," and he takes the pre-

scription to a drug store. "That's when the Dodecanese come in," says a bulletin from the Washington headquarters of the National Geo-

graphic society. "On Kos, second largest of the Dodecanese, lived Hippocrates, the father of modern medicine. For service to mankind this intellectual colossus of at 8 per cent per annum. This busi- Kos deserves to overshadow the inanimate colossus of Rhodes, the largest island in the chain that straggles from

Samos toward Crete. "Pharmako, or the island of herbs, is now herbless. But this 'drug island,' "Pharmako is not one of the major

Bore Gift of Sponges and Loaves. "When, in 1521, Kalymnos, just north of Kos, gave up its losing fight and sent a mission to surrender to Sultan Suleiman, the delegates took along a

highly suggestive geographical exhibit. The gifts they bore consisted of sponges and white loaves. The first symbolized their principal industryand today the sponges piled on the drug store counter most likely were collected by a Dodecanese diver-while the white bread showed the islanders' need of wheat from the mainland of Asia Minor since they could not live upon corn of their own growing.

"When the sponge-grounds in the divers discovered other beds off ese Tripoli and when Italy virtually made a monopoly of the fisheries there some their precarlous trade.

inhabitant in

tarium and a clinic. By incantations,

charms and witchcraft the asclepia

against these practices that Hippoc-

Healing Arts Among Greeks.

some remote volcanic upheaval. The

sporadic formation of the group is at-

pioneer in this field.

ists

rangement.

GLORIOUS FREEDOM

By DOROTHY DONAHUE

(C by McClure Newspaper Syndicate.) Pa Whittaker, being fifty-two and henpecked, wiggled his toes happily in his broad-toed shoes to express his great joy when Ma Whittaker decided to take a vacation-minus Pa.

Of course, Pa conceded, within the protective walls of the woodshed, Ma had a few merits. She did darn his stockings and keep his clothes mended and give him the best of meals, besides keeping the house as spotless and shining as a new aluminum pan under the direct rays of the sun ; but Pa felt justified, nevertheless, in his happiness,

because, oh, how Ma Whittaker's tongue could fly. So it was that Pa closed the house the next day and made for the city.

Pa reached the city in a state of glorified individuality. His funds were low, very low-so the only restaurant that could possibly attract him was exceedingly undesirable with its smoke-clouded windows, greasy, wet counters and suspiciously revolving stools. But Pa was hungry, so he forced his way in and sat down a little mournfully, with the odor of corned beef and cabbage prevailing. He was thinking of Ma Whittaker when he ordered flapjacks-and was disappointed. Thin, soggy, burnt-horrible! Pa gulped down his coffee, and, forgetting that he was not in the broadbacked chair at home. leaned back! Two dark-faced roaring sailors picked

him up, snapped a few pieces of invisible hayseed from his shiny coat and bowed low. Pa reached the street, greatly surprised and humbled, minus the bravado

of early morning. Pa felt a sudden desire for quiet and calm. Everyone seemed to be rushing past him. In the midst of the excited, jabbering throng he felt strangely alone. The cool gray front of a movie theater, with its welcoming gaudy splotch of posters, attracted. Pa went into the soft darkness and

groped his way to a seat near the back, sitting down with a worried little sigh of relief. But his eyes were a little weak, and he couldn't read the sub-titles. Ma Whittaker had read them, gladly, the few times they had

been. A stout, laughing woman wedged her way into the row in front of him, followed by her husband. Her broad, expansive back obstructed Pa's view to the point of exasperation. He moved 1923. uneasily in his chair. The stout lady

read the first title in a loud, husky voice. The man with her nodded and stared straight ahead. An aching flood of genuine home-

sickness almost overcame Pa. He crept out of the dark little palace into the sunshine "and decided at once to go Aegean became depleted the Dodecan home and sleep rather than brave the terrors of a public and cheap hotel. Pa found the house empty, hollow-

sounding, lonely. The deadly absence of the divers fared as far away from of Ma's merry but insistent chirping home as Tarpon Springs, Fla., to ply was distracting. He fell asleep reading the Gazette and stroking the cat.

"Patmos, northernmost of the group. He dreamed it was Ma's hand he was cause its cave sheltered St. John, was ously, for some little thing-and he

Christmas day was an ideal one in to the attention of the readers of The this vicinity, as the sun shone brightly Monitor is the gift of \$10 which they and warm. Thousands of people gave to Mrs. M. Knight, who is quite strolled to and fro mingling with rela- elderly and who is fostering six of tives and friends, offering tokens of her nieces.

cards, presents of various kinds, which Miss Leona Cross, who is teaching gladdened the hearts of the recipients. school in Kansas City, Mo., is in the Thousands of children were made glad city this week to spend the holidays by the Order of Elks who played Santa with her parents in their home at 819 to them at the City Auditorium on West Eighth street.

Christmas morning. Seemingly ev-The homes of two of our people were erybody was proud of the fact that made sad the last week when death they were able to celebrate the birth knocked on the door of Mr. and Mrs. of our Lord and Savior, Jesus Christ. Holder, 319 West 7th street, and Milton Johnson is spending the holi- robbed them of their four-months-old days with his parents at St. Joseph, daughter. And also at the home of Missouri. Mr. and Mrs. Clay at 7th and Soo

Mr. and Mrs. E. Bush and children streets, where their eight year old are spending the holidays with reladaughter was called to rest. tives at St. Joseph. Mo.

Mrs. W. L. Todd is spending the holidays with her mother in Brunswick. Mo.

Rev. C. W. Wilson from Chetopa, Kansas, is visiting his daughters, Mrs. program for the occasion. M. Griffin and Mrs. W. Pierce, here. Mr. W. M. Clark went to his home

at Wichita, Kansas, last Saturday. Miss Alma Wiley left Monday night to spend the holidays with her mother in Plattsburg, Mo.

Mr. Chris C. Stith is able to be out after some days' illness.

Mrs. Bertie Brooks is reported confined at home with illness.

Services at Mt. Zion Baptist church last Sunday were Sunday school at 10. The pastor preached an interesting sermon on the Birth of Christ at 11. The B. Y. P. U. met at 7 p. m. At 8:15 Rev. Botts told the church of the doings of the National Baptist Convention which was listened to with interest. Mrs. C. J. Griffin gave echoes of the women's work at the convention

which was inspiring. The Children's Christmas tree was held on Monday night, all of whichh was nicely attended. The several suppers given in the interest of the church proved success-

ful. The choir of the A. M. E. church gave a cantata at the church at 6 a.m. Christmas morning, which was well attended. The annual union services of the churches were held at 11 a.m. at the A. M. E. church, and Rev. J. H. McAllister of Newman was preacher of the hour, which all present enjoyed. Union services will be held at the Mt.

Zion Baptist church in December. The supper and entertainment giv-

en by Amaranth Chapter, O. E. S., last Tuesday afternoon and evening proved to be a success.

Mrs. H. R. Roberts and Mrs. J. W. Jewel of Omaha were guests at the homes of Mrs. O. J. Burckhardt and Mrs W. M. Jenqueriz during the holidays.

Rev. O. J. Burckhardt of So. Omaha spending a fed days at home, shaknr hands with friends.

Mrs. J. Sherman Jones and her brother, Wm. N. Johnson, attorney, of with their mother and friends here.





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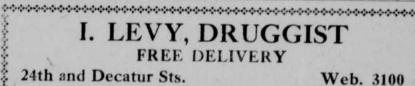
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CAPITOL POOL HALL

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and with that rank he was immediate- vious month. ly attached to the Hoover mission to

Poland on the staff of General Grove, its chief. Lieutenant Neidecker was sent to Lithuania and there superintended distribution of American food after week after week. The printers supplies.

This young man was educated entirely by tutors and prepared for Exe- strike in July following the murder ter and Harvard but when he was seventeen decided on business life, finance. No currency was printed for banking, for his career. He entered the Guaranty Trust company's service up with increasing demand for curin its school of instruction in 1915 rency.

and within 15 months was selling its bonds in Wall street. That training made him realize the

tremendous possibilities all about him in post-war Europe. The American Rhineland force whose headquarters were outside Coblenz numbered about its checks back. 30,000 and the United States was distributing there about \$1,000,000 good American dollars every month in paying them.

which accepted dollar accounts. All such use. The necessary securities to the banks handled marks exclusively as the basis of their transactions. There was a depositor's field for that million a month just crying for a dollar deposit bank.

Found Credit Readily.

Capital was not an asset of the youthful American financier but he leased a two-story building, remodeled it, fitted it up with a modern American office equipment and had crowds of Germans coming in to just look at it before it was finished. The German banking house type then was a small office with a counter, which only recently had supplanted merely the desk of the German banker in his office in

Credit for this enterprise young Neidecker found ready for his asking on all sides. He had learned not to be afraid of doing the unusual in Ger-

A partner who could speak German was a great need for the new bank- ham regulates air traffic by ordinance. family tree."

Checks Better Than Money.

Scarcity of currency grew. A climax came last July and was repeated with growing threat of disaster therewho printed the Reichsbank national paper currency of Germany went on

rates rebelled. He was not permitted of Dr. Walter Rathenau, minister of to dissect human bodies, but his study of animals and a comparison of their weeks, and issue never has caught habits, anatomy and functions with those of man gave him a remarkable basis for diagnosis of human life. His

Checks of the Rhineland bank of ideas about diet and regimen for the the young Americans became chersick, for example, are remarkably ished things. They were preferred to currency. Those lucky enough to get them held on to them as if they were

gold coin. The bank could not get Thus millions of marks were loaned

to the bank by these holders of its checks because the cash held to protect them became available for loans There was not in Coblenz any bank by the bank with great profit from meet these checks were, of course, kept in the depositary banks of the Rhineland bank, Those securities bore interest and the money representing the withheld checks was bearing in-

terest in loans, so the bank profited both ways. Mr. Neidecker married Miss Sibyl

Kosminski, whose father was famous as American director of the French line of steamships during his administration throughout the war years.

Parachute Jumper Drowns in River. Falling into the Tennessee river near Chattanooga, Tenn., D. A. Chandler, a parachute jumper, was drowned, interstate fair near the city.

be distinctive. Hence a genealogy re-Pays Fine for Flying Too Low. corded in platters which, if they are Charged with driving his airplane the famous Rhodian ware, have great too low over the business section of beauty and a high price, since only ex-Birmingham, Ala., Sar l'urrell, airplane pilot, paid a fine of So. Birming-

RIGHT NOW is a Good Time to Pay Your

Subscription to THE MONITOR

treme stress or a generous offer would impel a family to part with any of the

awoke smiling, only to frown at sight of the purring little onll of fur. Outside it was drizzling. It had

been drizzling in Pa's heart all day. He pulled on a battered hat and started for the garden. He could almost see her now puttering among those swaying poppies and that deluge of

"Pa Whittaker !" Pa blinked pale eyes and swung around like a well-trained soldier. He must be getting old. His eyes-"Pa Whittaker-out in this wet gar den without your rubbers! I've told and columns of an Asclepion, one of those institutions, which blended the and told you, and just because you you think I'm not looking, you sneak modern functions of a temple, a sani-

and plow through this wet. out You're not a young man, I want you sought to heal the sick, and it was to remember, and if---" Pa followed the voice blankly into

the house and fell into a chair. The voice went on.

away more'n a day with you so fergetful, so I trudged right home, and here you are, as usual, doing something that will be the death of you. I've been looking everywhere for you sound when it is considered he was a everywhere, and-

Pa still stared. Understanding crept slowly, very slowly into his mind. Something inside him kept repeating: "To many sufferers the 'faith cures' effected by the asclepia were potent: "She's here-to stay. She's here-to

others were kept in physical condition stay.' by the gymnasia, but Hippocrates' Fifteen minuters later Ma ran out of fame as a surgeon, especially, soon breath and stopped to regard the sispread far. Thus these remote Aegean lent figure in the chair. islands had three therapeutic schools "Fer land sakes, Pa, are you dumb! which corresponded to our modern Say something !" practitioners of mental healing, medi-

Pa looked up into the sharp eye cal practitioners and physical culturthat held a glint of kindness. "Ma, please-please keep right on "Geologically the islands are fragtalking. I was never so happy in my ments of Asia Minor, torn away by life! Never!

Strange Bear.

tested by their other name, Sporades, The Chemosit, or Nandi bear, a given them in contrast to the Cyclades, mysterious animal that is said to haunt so called because of their circular arthe deep forests in the most inaccessible parts of the East African high-"Should you visit a home in Rhodes lands, has again been seen, this time by a party of reliable European and native witnesses

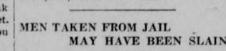
It has been seen by various people everal times during recent years, but no specimen has been killed or captured. The latest description of the bear tallies accurately with previous reports. The animal is between five and six feet high, walks on its hind legs something after the manner of a chimpanzee, and has a long fringe of white hair completely encircling its

Utopian Art Club will meet at the home of Mrs. E. Black on Thursday evening, January 4th.

A. B. Mosley spent the holidays with his brother and friends at Atchison, Kansas.

The A. M. E. Church Sunday school color that spread over half an acre. held their Christmas tree last Saturday night./ The pastor conducted the, ervices Sunday during the day.

Watch-meetings will be held in the everal churches next Sunday night. We wish all our readers a happy and prosperous New Year.



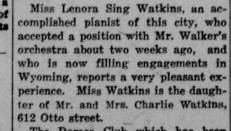
Pilot Point, Texas, Dec. 29-Two colored men, who were spirited away "And I decided I'd better not stay from the county jail last Wednesday, may have been slain by white mobbists. A notice, written on plain paper and unsigned, was found on the door of a local newspaper office warning Negroes to leave the town.

> PAYS \$5,000 FOR SAYING WOMAN HAS NEGRO BLOOD

Stigler, Okla., Dec. 29-Trial of the slander suit of Miss Beulah Ford, attractive school teacher of Tehamah, Haskell county, against Andrew Dalton, well-known farmer was abruptly discontinued here when Dalton confessed judgment and handed Miss Ford a check for \$5,000. The teacher had brought suit for \$20,000, alleging Dalton had said that she had Negro blood in her veins.

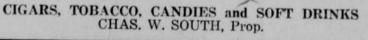
SIOUX CITY ITEMS Mrs. Alice Flowers, of Robinson, Ill., who is in the city to spend the holidays with her daughter, was entertained by a host of friends on Christmas day at the home of her daughter, Mrs. Russell Bryant, 1411 Cook street.

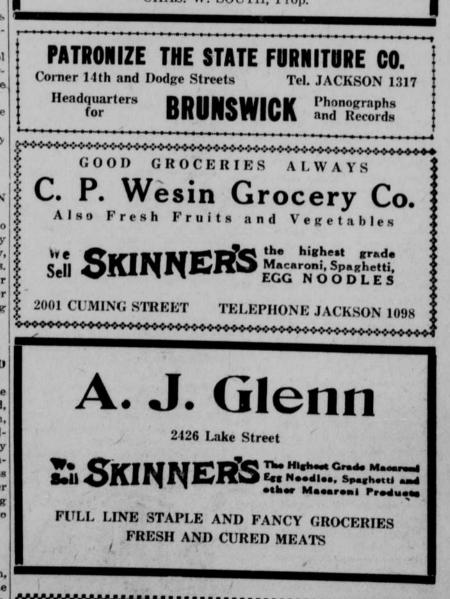
Mr. Calcum Stubbelfield, who is at-tending college at Ames, Iowa, is in the city spending the holidays with his parents in their home at 3214 Jones street.

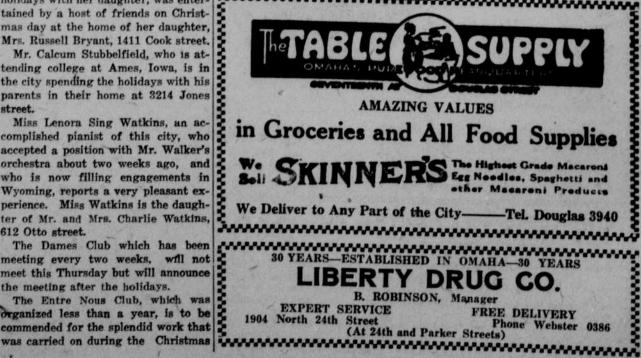


The Dames Club which has been meeting every two weeks, will not meet this Thursday but will announce the meeting after the holidays. The Entre Nous Club, which was

organized less than a year, is to be commended for the splendid work that







you would get a first impression that some member of the household has a hobby for collecting curious, heterogeneous assortments of plates. When a child is born custom decrees that a his home, where he transacted all his Chandler was giving exhibitions at an plate be added to the family collection, and the pattern of this plate must