

The Very Plain Truth.

A savings bank is merely an institution that gathers together the comparatively small savings of individuals and lends the aggregate upon good security. The bank pays the individual depositor a stated percentage of interest, charging the borrower of the aggregated sum a slightly higher rate. The difference between the interest paid and the interest collected is the "wages" of the bank for handling your business. A bank can invest the aggregate savings of the many far better than the individual can invest the little weekly or monthly savings. This is all there is to it—except the experience, the integrity and the industry of the bank. We pay you 4 per cent interest on your saving account. We loan the aggregated deposits on improved real estate. After more than ten years' in business we have not yet to report the loss of a dollar loaned or the foreclosure of a mortgage. It will pay you to deposit your savings with us. Call on us and let us explain in detail the advantages we offer you.

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Lincoln, Nebraska

Capital Auxiliary No. 11 to Lincoln Typographical Union No. 209 meets every second and fourth Wednesdays at the Labor Temple.

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FOR INDUSTRIAL PEACE.

Fair Profit Sharing Will Solve the Problem, Says Perkins.

Much progress in his plans for bringing about industrial peace is expected this year by George W. Perkins, formerly a partner in the firm of J. P. Morgan & Co. of New York.

"Considerable progress has already been made along this line," said Mr. Perkins in a recent statement, "but the movement is still in its beginning, and much more general adoption of profit sharing agreements may be looked for. Several of the largest corporations in the country plan this year to follow the lead of the United States Steel corporation and the International Harvester company of Chicago, which inaugurated the profit sharing plan.

"I think that the public generally is coming to realize that there is no problem confronting us which is of more far-reaching importance to business interests than conflict of employers and employees. The way to solve that problem is to provide a means by which employer and employees may work together to a common purpose, share alike in the profits of their union and be so satisfied that strikes and lockouts alike will be to the disadvantage of both.

"Plans for profit sharing and pensions in America have been tested from time to time, and most of them have fallen more or less short of success. The plans which failed looked almost always a just standard of co-operation. Too often only the interests and business of the employer were safeguarded and the employee got no just share of the benefits.

"There is no charity about a real profit sharing system or like plan of industrial co-operation. On the contrary, the most successful plan for bringing capital and labor together is business pure and simple."

TO BOOST THE LABEL.

Pledge Card Issued by San Francisco Labor Council.

The energetic officials of the label section of the San Francisco Labor Council have issued small pledge cards. On one side is room for the name, address and occupation of the signer. On the reverse side, accompanied by a place for signature, are these words:

"I solemnly pledge my word of honor that I will at all times call for and demand the union label, card and button when making purchases and that I will not patronize any establishment or any one that does not handle same."

Several thousand signatures have been willingly attached to this confession of union faith. Men and women are more apt to remember a pledge than a good resolution. The dominating thought actuating those affiliated with the label section is to build up a demand for union products and thereby fulfill one of the objects of the labor movement.

San Francisco has truly been said to be a good card town, but lacking somewhat in adherence to the plain path of duty as here outlined.

Let us remove this reproach by concerted action. Do just what the pledge asks you to do and thereby strengthen the unions here and elsewhere.—Labor Clarion.

Railroad Relief Fund.

More than two and a quarter million dollars in benefits was distributed during the year 1910 to members of the relief funds of the Pennsylvania railroad system, according to a report issued by the company. The membership of the funds on Dec. 31, 1910, was 162,052, or nearly 85 per cent of the total number of employees in the service. Some idea of the extent of the work of the relief departments can be

WILL MAUPIN'S WEEKLY



had from the fact that during the past year payments to the families of members who died amounted to \$839,750.87, while \$1,449,967.42 was paid to members who were unable to work.

The Account Keeper.

A man may t'ink he's makin' money when he works golls f'r scant wages, but God's chargin' him up with de diffrence—an' God's a great hand at collectin' w'ot's comin' t' him.—Office Boy in Will Maupin's Weekly.

Trade Union Briefs.

The Ironmolders' International union has held no convention for three years.

Boston Domestic Protective union has decided to establish free beds for sick members at two Boston hospitals.

Quincy granite cutters' unions have signed a five year agreement with the employers which gives the men a good increase in wages.

Boston machinists' lodge has made an arrangement with the Norwegian Machinists' union by which the cards of both organizations will be recognized and exchanged by the other.

The engineers, conductors, trainmen and firemen on the Colorado and Southern system and the Denver and Interurban electric lines have been granted an increase in wages equal to about 10 per cent.

Ten old time Chicago telegraphers were recently retired by the Western Union Telegraph company on pensions aggregating 50 per cent of their salaries. Elmer Stevens, one of those retired, had been in the service in Chicago since 1868.

Mayor Dilling of Seattle signed a letter addressed to the speaker and members of the house of representatives reading, "I desire to join in the petition of thousands of citizens of Washington that you enact a law limiting the working hours of women in workshops, factories and other places to eight hours per day, in so far as practical."

Suspension of Carpenters.

The action taken by the building trade department of the American Federation of Labor in suspending the United Brotherhood of Carpenters and Joiners from the department at the recent St. Louis convention was not legal, according to William D. Huber, general president of the brotherhood. The same position is taken by Frank Duffy, the general secretary. They contend that a two-thirds vote is necessary to suspend an organization from membership in the department and that the vote at the convention stood thirty-one in favor of suspension and twenty-two against. The same vote also covered the suspension of the International Association of Steam and Hot Water Fitters, whose case was disposed of at the same time as that of the carpenters and joiners. In both cases the charge was that the internationals had not obeyed what is known as the Tampa decision relating to matters of jurisdiction.

To the Man of Honor.

Base gains are the same as losses.
—Hesiod