

MORNING—EVENING—SUNDAY

MEMBER OF THE ASSOCIATED PRESS  
 THE BEE PUBLISHING COMPANY  
 NELSON B. UPDIKE, Publisher, H. BREWER, Gen. Manager.  
 Net average circulation of The Omaha Bee, July, 1922  
 Daily . . . . . 71,625 Sunday . . . . . 76,332  
 B. BREWER, General Manager  
 ELMER S. ROOD, Circulation Manager  
 Sworn to and subscribed before me this 4th day of August, 1922.  
 (Seal) W. H. QUIVEY, Notary Public.  
 The Omaha Bee is a member of the Anti-Trust Bureau of Circulations, the recognized authority on circulation matters, and the Bee's circulation is regularly audited by their organization.  
 BEE TELEPHONES  
 Private Branch Exchange. Ask for the Department AT Initial or Person Wanted. For Night Calls After 10 P. M.: 1000  
 Editorial Department, AT Initial 1921 or 1942, 1000

OFFICES  
 Main Office—17th and Farnam  
 Co. Office - - - 15 West St. South Side - - 4918 S. 24th St.  
 New York—244 Fifth Avenue  
 Washington - - 423 Star Bldg. Chicago - 1120 Stager Bldg.  
 Paris, France—419 Rue St. Honoré

The net average daily circulation of The Omaha Bee for July, 1922, was 71,625, a gain of 11,712 over July of 1921. The net average Sunday circulation of The Omaha Bee for July, 1922, was 76,332, a gain of 19,849 over July of 1921. This is a larger gain than that made by any other daily or Sunday Omaha newspaper.

**GOVERNMENT BY LAW.**

Government by law must and will be maintained, no matter what clouds may gather, no matter what storms may ensue, no matter what hardships may attend, or what sacrifice may be necessary.  
 In those words President Harding addresses the American people through congress. His appeal is not to partisanship, but to patriotism. He proposes no drastic move, no limitation of the reasonable exercise of individual liberty, only where the act transcends the law it is to be restrained. His message will disappoint extremists on either side, but it will commend him to the great mass of the American people, who are coming to understand him as a great exponent of government by law, the president of the whole people, and not the champion or representative of any faction, no matter how powerful it may be in any of its attributes.

Deprecating the lawlessness that has appeared in several parts of the country, the president firmly states his intention to use all the power in his control to defeat conspiracies and check interference with legitimate business. His impartiality in this is noted in this sentence:  
 Surely the threatening conditions must impress the congress and the country, that no body of men, whether limited in number and responsible for railway management, or powerful in numbers and constituting the necessary forces in railroad operation, shall be permitted to choose a course which so imperils public welfare.

Equally the president deprecates what he terms "warfare on the unions of labor." An examination into industrial conditions in the whole nation is proposed, that a solution for the coal troubles may be found, and the industry placed on a sounder basis. Recommendation for amendment of the Esch-Cummings act, to make decision of the Labor board enforceable, is also contained in the message.  
 The president has undertaken to look for remedial, not mere palliative, action by congress. In this, as in his course so far, he will be supported by the mass of the public. The crisis is and has been acute, and the deliberate action of the president is the assurance that his determination to preserve government under the law will not waver. Congress should not delay to do what is needed to strengthen the president in his attitude, to the end that disorder may be repressed and greater trouble be prevented.

**CANCELLATION AND REPARATION.**

A Paris dispatch contains this remarkable bit of information:  
 The belief persists in official and reparations quarters that if the present crisis can be bridged until the end of the year, the forthcoming American elections may bring a change of heart regarding the attitude of the United States towards its European debtors, and thus make possible some cancellation of debts and thereby favorably affect the reparations problem.  
 Americans will wonder how they get that way. The reparation question is one thing, the cancellation of war debts quite another. When the agenda for the Genoa conference was being prepared, France made it a condition precedent to Russian participation that the soviet government recognize the external debt of the empire. In all conferences that have dealt with the reparations, France has stood immovable for the uttermost franc of her claims.  
 Conceding the justice of this, the further concession must be made of the justice of the United States in expecting payment for money loaned the Allies. Examination of the proposed connection of the two leads to the conclusion, almost inescapable, that the plan is to shift to the United States payment of the reparations demanded of Germany to the extent that such forgiveness of debt may offset the claims now made against the Germans.  
 Americans will find it hard to reconcile the proposal with their sense of right. Why the coming election should have any effect on the situation is not clear. The Christmas spirit that prevails in this land during the holiday season might be invoked in the premises, but the political situation will scarcely offer more than may now exist to support the hope that the United States will permit any considerable part of eleven billion dollars now due and owing from Europe on account of the war.

**IN OMAHA'S POLICE COURT.**

Friction between the police department and the police judge in Omaha is not a new thing, but that is no reason why it should be allowed to interfere with the dispatch of business and the administration of justice. A condition has now developed that demands speedy adjustment.  
 The superintendent of police may have authority to designate before which of the two judges cases are to be presented, and perhaps feels himself warranted in issuing the directions he has given to the police force.  
 (On the other hand, the police judge is clothed by law with discretionary power in the matter of holding or discharging prisoners. He, too, is within his rights as long as he acts within the law.  
 But the country is becoming tired of deadlocks that result from contestants insisting on their rights in cases where conflict means an interruption of public business. In the police administration of the city there should be perfect co-operation and co-ordination of effort between the police officers and the police judges. Neither should permit personal pique or displeasure to interfere with the reasonable and prompt dispatch of the business they have to do with.  
 Some way should be found, and without delay, to adjust a dispute that threatens the usefulness of the

court in question. Perhaps the cool weather that is promised may have some effect on the temper of the judge and the superintendent of police. In any event, they should try to get together and make every effort to work in harmony, rather than continue discord that is disturbing if not dangerous.

**A NEW CODE FOR INDUSTRY.**

The liberal sentiment of the world looks forward to a day when there shall be no war. But before international peace can be guaranteed, domestic peace must first be secured. Of what avail, it may be asked, is it to speak of harmonious relations between strangers when neighbors can not agree?  
 Justice between men must precede the reign of law between nations. Industrial warfare must be avoided, if possible, for the sake of democracy, civilization and progress. In order to do this, the wrongs and misunderstandings out of which grow hate and suspicion must be cleared away.  
 It is to this end that the platform adopted at the republican state convention in Lincoln contains the following plank:  
 We recommend the enactment of national legislation designed to obviate the recurrence of such disastrous industrial warfare to which the country is now subjected, care being taken to do full justice to the general public, employers and employees.  
 No doubt there are those who will consider such a project visionary, and others who will rail at it for various reasons. The one big fact, however, is that no one enjoys a strike, and that no greater reform could be sought in America than to substitute settlement by reason for the wasteful process of settlement by force, starvation and the prostration that results from cessation of production.  
 In all good faith the republican party of Nebraska recommends that the public and the nation elected to govern this country turn their minds to the subject of industrial peace and justice. The problem attacked is immense. It might entail not only an examination of wages, living costs and labor conditions, but also study of the profits and methods of the industrial operators themselves. If this republican recommendation will set people thinking on this subject, not in hate or fear or selfishly, but in a spirit of sweet reason, great things may be hoped for.

**LET THEM STICK TO FACTS.**

Our democratic brethren had a great time denouncing the republican revenue law, passed by congress last year as a substitute for the one enacted by the democrats during the war. Especially do they charge that "if there has been any decrease in taxes paid, it has been only the rich who noticed it."  
 If that is true, what about the 2,500,000 heads of families, each of whom benefited at least to the extent of a \$20-bill by the increase of exemption on the income tax? Is it possible that none of these were helped by the advance in the limit from \$2,000 to \$2,500, and by the increased allowance for children, so that a father of five must have an income of \$4,000 or over before he pays any tax at all?  
 Maybe the democrats can win by persistently misrepresenting the facts in the case, but it is fair to presume that most of the voters will wink their other eye when told that the revenue law passed by the congress in 1921 aids only the rich. The big reduction was made in the schedules of the poor.

**CHINA'S GLOOMY OUTLOOK.**

If it be true, that "it's always darkest just before dawn," there is hope for China. Otherwise, the empire is in a sad state. A Lutheran missionary, attending a conference in Omaha, tells us of the great undeveloped resources of the country, of the pro-American feeling there, and of the need of capital for enterprise that must save the Chinese.  
 At the same time, the telegraph tells us that the nation is on the verge of ruin; the government is penniless, the cabinet officers are refusing to take up their duties, the president is at his wits end, and the militarists are ready to resume the civil war. Sun Yat Sen, professed patriot, deposed president of Canton, and practically a fugitive, asks that he be made president, declining to accept the vice presidency, and Li Yuan Chang, legitimate president, weakly pleads and pleads in vain for the help he must have if his revived parliament is not to be the last as well as the first of the Chinese republic.  
 The situation is intricate, not entirely devoid of interest to the student, but utterly without encouragement to the humanitarian. Until the tuchun, or military governor, system can be done away with, little will be accomplished for the advancement of China along modern lines. So long as these leaders are in a position where a group can always set down an individual, and where the combinations are always shifting, the changes coming swiftly and unexpectedly, a central government can not prosper.  
 American interest in China is keen and unselfish, but just where our government can help in the present situation is not plain. We may object to Japanese interference, allowing the Chinese to struggle on to a solution of their affairs, but beyond this and short of a protectorate, hands off is our only recourse.

**WHAT'S WRONG WITH THE LAW?**

Certain events of recent vintage may account for the lack of reverence for the law that is developing in this country. The governor of Indiana asks the authorities in one county to stop a proposed prize fight. "The governor will have to stop it himself, if he wants it stopped," retorts the prosecuting attorney. "It's none of my business, and I'm going to sit tight in the boat."  
 A far more serious situation is that in Illinois, where a fund is being raised to secure the prosecution of the men guilty in the Herrin slaughter. The attorney general of the state says he will move if "requested," but it is not his affair.  
 When the attorneys elected to look after public business, which includes the prosecution of crime, assume such an attitude of indifference, should we wonder at the action of men who defy the law?  
 What difference does it make which side won the miners' strike? Both pestered the country to distraction, but if they will only dig and deliver coal, much will be forgiven them.  
 Again the republicans of Nebraska have failed to please the democrats in adopting a platform. Well, we will have to worry along somehow without the approval of the opposition.  
 Evanston's mayor has started a crusade against "hot dog," but this will not cure the habit people have of eating them.  
 Sale of Omaha city bonds under 4 1/2 per cent is an indication of the strength of the community's credit.  
 Maybe Judge Foster and Superintendent Dunn might consent to take their troubles to The Hague.  
 The weather man guessed right for once.

**On Second Thought**  
 BY H. M. STANMEYER  
 Morality is always a generation or two ahead of legality.

**What Other Editors Say**

Children and Farms.  
 From the Norfolk News.  
 One of the most interesting experiences of adult motor-campers who take their children forth to see the world is the manifestation of unappreciated interest in the offering of camping space to tourists. On thousands of shady hillside, in thousands of old apple orchards, on thousands of sunny meadows sloping down to little streams or noble rivers, the cars drive in at eventide, the tents go up, the bacon sizzles in the pan and—what do the children do?  
 "Mother, may I go for the milk?"  
 "Mother, there are nine baby pigs in the barn."  
 "Mother, I have to help Bill get in the hay."  
 "Mother, the big black horse is named Superior, and the white colt is named the pasture boy."  
 "Mother, Susan says I can go with her to gather eggs."  
 "Say, mother, Jane is afraid to go through the pasture in the thick berries are on the other side—as if cows would hurt her—why, mother, they are nice cows."  
 "The morning is starting," says 10-year-old in the morning. "That farm was getting hot!"  
 "Of course it was hot!" says 4-year-old, with a grin.  
 "Don't you know anything? Farms are always nice and sunny. That's why things grow."  
 The amount of real farm knowledge and information which small, city-bred children can pick up in two or three weeks of "one-night stands" on different farms is amazing enough, but it is not the most amazing part of the experience. That is the instinct they manifest for farm life and the farm as a source of their food and flesh of their flesh.  
 We have lost something, with our gasoline and our hygiene, but we have not lost our latent tendencies to love for simple things and sunny places. The new farms are better than the old and children enter them as those who claim a rightful heritage.

**A New Kind of Engineer.**

Fred Kelly in the Nation's Business.  
 A friend of mine has recently become a sort of stationary engineer, that is, he makes investigations of office stationary requirements and tries to show firms how they may save money by buying fewer and cheaper printed forms. He has been astonished at the amount of waste on this one item of office stationary. Most concerns, he says, buy a needless expensive grade of paper for forms that are used only once and then filed away after a week or two, probably never to be looked at again. He reports that he never sees long letters use full-sized sheets of paper—twice as large as required.  
 In a department that never sends out bills for more than \$100, the dollar column on the billheads was wide enough to write seven figures. And the form was invariably printed in two colors—simply because it happened to be printed that way many years ago. Every so often the purchasing agent had ordered, as a matter of routine, 10,000 more of the same. One great executive when asked him many different forms his company uses, estimated the number at 250. An investigation showed that there were more than 1,100!  
 Another thing the investigator discovered was that many of the forms printed matter was always about the same—nearly half the present annual cost.  
 So You Can Notice It.  
 From the Gettys Courier.  
 The most tangible and incontrovertible proof that a republican state administration has commenced to function in behalf of the people, despite the parous times through which we have been passing is to be found in the assessment just made at Lincoln. One kind of charge was the previous levy—in other words the general levy is 2 mills instead of 3 mills as last year. Bring this down to a concrete figure by comparing figure by inspecting the actual tax levied this year upon Scotts Bluff county. Last year, or 1921, Scotts Bluff county was charged with \$108,154 in state taxes. This year, or 1922, the county is charged with \$71,624. In other words, we will get out of the paper for the state government less than last year. All the political blarney in the world can't erase that fact as absolute proof. Of course the assessed World-Herald will twist and conjure the figures and interested candidates will spread a biased propaganda to make us believe we are being gypped, and the time, but will not alter the facts. And, if the writer does not mistake the temper of the times, the coming legislature will be able to still further reduce the state charges. It can be done, it ought to be done, and it will be done.

**LOW FARES EAST**

Unusually low fare round trip tickets on sale daily via the Chicago & North Western Ry. to the mountain, lake and seashore resorts of New England, the Atlantic Seaboard and to New York City, Atlantic City, Boston, Toronto, Portland, Me., Montreal and Niagara Falls.  
 Liberal return limits and favorable stop-over privileges.  
 Fast trains at convenient hours make direct connections in Chicago with all lines East.  
 This affords a splendid opportunity to enjoy a sight-seeing tour or to visit your friends in the East.  
 For full information apply  
**Chicago & North Western Ry.**  
 1201-1203 Farnam St. Telephone Douglas 2746.  
 Consolidated Ticket Offices—  
 1416 Dodge St. Telephone Douglas 1884.

**Dividends Quarterly**  
**Well Chosen Investments**  
 Absolute Security  
 There is a satisfaction in knowing that your funds are invested in well-chosen securities, the first mortgage on homes, and that they are earning quarterly at the rate of 4% compounded half of a regular income to you to check.  
 Call on our offices to explain our plan.  
**Creditors' Trust & Savings Association**  
 15TH AND HARNLEY 33 YEARS IN OMAHA

**Readers' Opinions**

(This department is designed as a business station through which readers of The Omaha Bee may send us their comments on the editorial staff. Letters should be about not more than 300 words, on subjects of general interest. Editors' notes will not be accompanied by the name of the writer, although the request that it not be published.)

**Rural School Libraries.**

Omaha, Aug. 16.—To the Editor of The Omaha Bee: I was very much interested in your editorial in last Sunday's Omaha Bee on the two-foot bookshelf for the rural school as selected by the National Library association. Having had several years' experience as a teacher in country schools and smaller towns, I would like to make a few observations and suggestions.  
 One of the first things that I learned through my study of boys and girls when I attempted to teach them is that they know a great deal more than their teachers or parents believe they do. They know more than that the list submitted does not furnish a large enough proportion of reading matter for the pupils of the upper grades and contains little to supplement the study of the history of the United States and of the growth, development and purposes of American institutions, which I think should be emphasized more in all our schools. The children of the sixth grade and below are well provided for in this list; in fact, in fact it is better than I call it, "A Child's Two-foot Shelf."  
 In some of the more sparsely settled districts of the United States the older pupils are kept out of school during part of the fall and spring and it is not unusual for them to reach the age of 15 or 16 before they finish their eighth grade. Farm boys and girls by their daily contact with the actual work of life, often are mentally developed to the point where they will read and enjoy real literature, if it is placed within their reach.  
 The following list was made before the librarians' selections were announced. It was my intention to choose books which would supplement the work required by the course of study, give a good cross section of the best English and American literature and at the same time interest the pupil and give him a taste for good reading. The first few books are intended to stimulate the interest in American history and to prepare future voters for the duties of citizenship. I headed this section with Elwyn Brooks Kipling's "United States," expecting it to be used to supplement the school history text as a work of reference.  
 To this I have added Irving's "Life of Columbus," Fiske's "Life of Washington," Nicolay's "Life of Lincoln" and Edward Everett Hale's "Man Without a Country." This last book, I think, could be read aloud with profit in every school room in the United States at least once a year. In addition to these there should be a good work on the civil government of the United States, with a section dealing with the government of the state in which the school is located.  
 Story books, books of adventure and verse which I have selected are "Alice in Wonderland," "Little Women," Riley's "Rhythms of Childhood," "Robinson Crusoe," "Aesop's Fables," Grimm's "Fairy Tales," Hawthorne's "Tanglewood Tales," Lamb's "Tales From Shakespeare," "Tom Sawyer's Island," "Cast Up by the Sea," by Sir Samuel White Baker, and "Captains Courageous," by Kipling. The seven remaining books are intended for the older pupils. They are "David Copperfield," "Ivanhoe," "Hoosier Schoolmaster," by Eggleston; "The Spy," "Ben Hur" and poems by Longfellow and Whittier.  
 It is to be hoped that every district soon will have its two-foot shelf and that additional shelves will be added frequently. If I were to be permitted to expand this list I would add something from Parkman's stories of French dominion in America, something from Mary Hartwell Catherwood's stories of the Great Lakes and the Illinois country, something from Willa Cather's romances of the prairie, something from Bret Harte, about early days in the far west, something from Holmes, Howells, Lowell, Thackeray and many other writers.  
 There recently has appeared a book, by Nebraska's own John G. Neihard, entitled "The Splendid Wayfarer." It is a story written especially for young people of how the foundation of civilization in the

**RECALLED FROM THE DISCARD**



question which statistics leave unanswered, however, is: What good does it do them?—Richmond Times-Dispatch.  
**Delicious Incess of Cabbage Week.**  
 Cabbage week is over. Far and wide, no doubt, the great event was done. It does them?—Richmond Times-Dispatch.  
 One difficulty about elevating the movies is that they can't be lifted above the level of the stars.—Columbia Record.  
 Nowadays it costs much more to get a "head" than it does to get ahead.—Milwaukee Journal.  
 Senate Expected to Speed Tariff.—Headline. Going to "throw it into high."—Little Rock (Ark.) Gazette.  
 The man who whizzes by a pretty girl who has had a blowout may not be discourteous. He may have on white flannel pants.—Hartford Times.  
 The first shock comes when the groom discovers that the bride knows all of his best ruse stories.—Baltimore Sun.  
 Women are wearing monacles. We should think they wouldn't dare. Monacles have always been thought so effeminate.—St. Paul Pioneer-Press.  
 Lightning knocked a Kansas man out of his bed, and, according to the reports, the first words he said were "All right, dear, I'll get up."—Louisville Courier-Journal.  
 Citizen Only Responsible.  
 However just the complaints against the results of the election system, the responsibility for those results lies with the people who neglect their citizens' duties.—Pittsburgh Gazette Times.  
 Will Be the Popular Music.  
 While the spring song of the robin is sweet, the rattle of the cool down the chute will have a voluptuous melody all its own.—Chicago News.  
 Government statistics are said to show that Kansans live longer than residents of any other state. A

celebrated. The delicious incense from its shrine has floated forth upon many incense-bearing scrolls who might have passed unawares. The lovers of the toothsome morsel have had their fill.—Dearborn Independent.  
 But Longer, Much Longer.  
 Tariff talk now is all wool, but there's little that's a hard wide.—Cleveland Plain Dealer.

The advanced principle of piano construction embodied in the matchless  
**Mason & Hamlin**  
 results in an instrument which not only musicians, but even scientists, and the cultured generally, declare to be the greatest piano the world has ever seen.  
 Highest priced  
 Highest praised

Our Used Piano Rooms  
 Contain 30 refinished Pianos and Players, high grade and standards. Upright Pianos from \$110 up. Terms \$1.50 per week.  
**A. Hospe Co.**  
 1513-15 Douglas Street  
 The Art and Music Store

**GULBRANSEN**  
 PLAYER PIANO  
 Nationally Priced  
 Branded in the Back  
 \$700 \$600 \$495  
**A. Hospe Co.**  
 The Art and Music Store  
 1513-15 Douglas Street

**BIG PRICE REDUCTION**  
 On Our Entire Stock of  
**HIGH GRADE FURNITURE**  
 Nothing has been overlooked, nothing left out from basement to roof, everything, EVERYTHING is going out at prices that would have made you gasp a year ago. Individual pieces and complete suites for living room, dining room, bedroom—all for a fraction of their real value.  
**Bedroom Suite**  
 Bedroom Set—This is a real bargain in bedroom furniture. Complete 3-piece set, only 3-piece set, \$127.50 value, while they last.  
**\$76.50**  
**Living Room Furniture**  
 Beautiful full-size floor lamp and shade free with every one of these handsome well constructed 3-piece overstuffed suites—  
**\$97.25**  
**Dining Room Furniture**  
 A wonderful and well constructed dining room set, 5 pieces, including and Queen Anne style, worth \$225. While they last—  
**\$111.75**  
**BED SPECIAL**  
 Three-door Refrigerator, only \$24.75  
 Very special, Top tiers, while they last, only  
**\$9.75**  
 One, Two and Three-Room Outfit Specials  
 \$650.00 3-Room Outfit Only  
**\$345.00**  
 \$350.00 2-Room Outfit Only  
**\$260.00**  
 \$450.00 1-Room Outfit Only  
**\$97.50**  
 Terms in Cash  
 Bargain Specials  
 25 to 35% Reductions  
 \$12 Floor Lamp \$18.25  
 \$60 Buffet \$26.50  
 \$15 Extension Table \$23.25  
 \$50 Bayonet \$24.50  
 \$25 Dresser \$17.50  
 \$25 Library Table \$14.95  
 \$22.50 Refrigerator \$9.75  
 \$15.00 Tax Range \$27.50  
 \$22.50 Wood Bed \$11.50  
**VISIT OUR EXCHANGE DEPARTMENT**  
 If you have old pieces of furniture in your home you would like to exchange for new, up-to-date goods, we will accept it as part payment on same. We have many beautiful bargains here.  
**STATE FURNITURE CO.**  
 14th and Dodge Streets

**LONG KINTERS**  
 "Long kinters have come back" fashion note. But incognito, we surmise.—St. Joseph News-Press.  
 Cow in Virginia dies from eating moonshine mash. New version of trying it on the dog.—Detroit Free Press.  
 One difficulty about elevating the movies is that they can't be lifted above the level of the stars.—Columbia Record.  
 Nowadays it costs much more to get a "head" than it does to get ahead.—Milwaukee Journal.  
 Senate Expected to Speed Tariff.—Headline. Going to "throw it into high."—Little Rock (Ark.) Gazette.  
 The man who whizzes by a pretty girl who has had a blowout may not be discourteous. He may have on white flannel pants.—Hartford Times.  
 The first shock comes when the groom discovers that the bride knows all of his best ruse stories.—Baltimore Sun.  
 Women are wearing monacles. We should think they wouldn't dare. Monacles have always been thought so effeminate.—St. Paul Pioneer-Press.  
 Lightning knocked a Kansas man out of his bed, and, according to the reports, the first words he said were "All right, dear, I'll get up."—Louisville Courier-Journal.  
 Citizen Only Responsible.  
 However just the complaints against the results of the election system, the responsibility for those results lies with the people who neglect their citizens' duties.—Pittsburgh Gazette Times.  
 Will Be the Popular Music.  
 While the spring song of the robin is sweet, the rattle of the cool down the chute will have a voluptuous melody all its own.—Chicago News.  
 Government statistics are said to show that Kansans live longer than residents of any other state. A

**LOW FARES EAST**  
 Unusually low fare round trip tickets on sale daily via the Chicago & North Western Ry. to the mountain, lake and seashore resorts of New England, the Atlantic Seaboard and to New York City, Atlantic City, Boston, Toronto, Portland, Me., Montreal and Niagara Falls.  
 Liberal return limits and favorable stop-over privileges.  
 Fast trains at convenient hours make direct connections in Chicago with all lines East.  
 This affords a splendid opportunity to enjoy a sight-seeing tour or to visit your friends in the East.  
 For full information apply  
**Chicago & North Western Ry.**  
 1201-1203 Farnam St. Telephone Douglas 2746.  
 Consolidated Ticket Offices—  
 1416 Dodge St. Telephone Douglas 1884.

**Dividends Quarterly**  
**Well Chosen Investments**  
 Absolute Security  
 There is a satisfaction in knowing that your funds are invested in well-chosen securities, the first mortgage on homes, and that they are earning quarterly at the rate of 4% compounded half of a regular income to you to check.  
 Call on our offices to explain our plan.  
**Creditors' Trust & Savings Association**  
 15TH AND HARNLEY 33 YEARS IN OMAHA

**LOW FARES EAST**  
 Unusually low fare round trip tickets on sale daily via the Chicago & North Western Ry. to the mountain, lake and seashore resorts of New England, the Atlantic Seaboard and to New York City, Atlantic City, Boston, Toronto, Portland, Me., Montreal and Niagara Falls.  
 Liberal return limits and favorable stop-over privileges.  
 Fast trains at convenient hours make direct connections in Chicago with all lines East.  
 This affords a splendid opportunity to enjoy a sight-seeing tour or to visit your friends in the East.  
 For full information apply  
**Chicago & North Western Ry.**  
 1201-1203 Farnam St. Telephone Douglas 2746.  
 Consolidated Ticket Offices—  
 1416 Dodge St. Telephone Douglas 1884.

**LOW FARES EAST**  
 Unusually low fare round trip tickets on sale daily via the Chicago & North Western Ry. to the mountain, lake and seashore resorts of New England, the Atlantic Seaboard and to New York City, Atlantic City, Boston, Toronto, Portland, Me., Montreal and Niagara Falls.  
 Liberal return limits and favorable stop-over privileges.  
 Fast trains at convenient hours make direct connections in Chicago with all lines East.  
 This affords a splendid opportunity to enjoy a sight-seeing tour or to visit your friends in the East.  
 For full information apply  
**Chicago & North Western Ry.**  
 1201-1203 Farnam St. Telephone Douglas 2746.  
 Consolidated Ticket Offices—  
 1416 Dodge St. Telephone Douglas 1884.

**6% Dividends Quarterly Well Chosen Investments Absolute Security**  
 There is a satisfaction in knowing that your funds are invested in well-chosen securities, the first mortgage on homes, and that they are earning quarterly at the rate of 4% compounded half of a regular income to you to check.  
 Call on our offices to explain our plan.  
**Creditors' Trust & Savings Association**  
 15TH AND HARNLEY 33 YEARS IN OMAHA