

**LET'S STOP BANK FAILURES.**  
 From the standpoint of depositors the state bank guaranty law has worked well up to this point. The loss of failed banks has been paid through a fund collected from other banks of the system, heavy though the drain has been. It is important for the future that this record should be maintained. On that both the bankers and their depositors are agreed.

Those closest in touch with the situation realize that some changes are necessary in the guaranty law in order to strengthen it. Dan J. Riley of Dawson, president of the Nebraska State Bankers' association, has made this plain in an interview at Lincoln. One of the most important questions before the legislature concerns the revision of the guaranty law. It is full time for the session to cease frittering away its efforts on bills of minor importance and take up such constructive legislation as this.

Since the establishment of the guaranty of deposits there have been fifty-three bank failures in Nebraska, entailing total drafts of nearly \$8,000,000 on the members. It is to the credit of the system that these losses have been paid, and yet it would have been much more worthy of praise if they had been prevented at their inception. It is to this end, of closer supervision, better banking methods, and the avoidance of all preventable losses that the attention of the lawmakers must be directed. Much better would it be to anticipate and prevent these failures than to wait until they have actually come, bringing with them a heavy loss, expensive receiverships and the disarrangement of financial affairs in the communities affected.

"Under the present law," said Mr. Riley, "all state banks are made partners to the extent of insuring deposits. As such they are made financially liable for all losses due to incompetency or dishonesty. Since the going banks have to pay the bills they should have some voice in determining the manner in which the business of their partner banks is conducted."

The state bankers have proposed a measure which it is claimed will stop further closing of banks, with a tremendous saving to the guaranty system. With this aim the whole state is in accord. The duty of the legislature is to decide by what means the guaranty system thus can be strengthened, and to take firm action, not for the benefit of any class, but for the welfare of the entire public.

**IT'S COSTLY TO RETURN GOODS.**  
 There is an old saying to the effect that the privilege of one age becomes the right of another and the abuse of the next. Such is the course that has been followed in the practice of returning goods purchased from stores. In its early form this privilege was an accommodation used only in case of emergency. It was resorted to so infrequently as not to result in any great expense to the merchants.

Steadily the idea of service to customers grew, and with it the privilege of returning goods came to be considered as a right which no well established shop could refuse. Articles of all sorts were sent out, kept for days or even weeks, and then returned. From this it was an easy stage to widespread abuse.

It became possible to order a dress, have it altered to fit and, after trying it on at home or even wearing it to some event, then to return it. Cases have been discovered where a customer would buy a traveling bag, take a trip and then bring the bag back to the store and receive a refund. Even where there is no intentional deception, there is still a good deal of waste in the system.

Such practices are costly, and it is easy to understand how a saving to both the merchants and their patrons could be made by limiting this peculiar and unwarranted service. There is no function a store performs for its customers that must not be paid for in one way or another. If additional or extraordinary accommodations are extended, this must be reflected in the prices charged for goods. It is apparent that if every one took advantage of the return privilege the cost of goods and service would be immensely increased and trade ruined. The fact that it is only a fraction of the buyers who resort to this method makes it unfair on the other customers who have to foot a part of the expense.

In many cities the shops are attempting to get away from the excessive toll of the return system. Let the full truth about this evil be explained to the women of Omaha, who compose the larger part of the clientele of the stores, and it is sure they would acquiesce in a modification of the return system.

**"BACTERIUM PNEUMOSINTES."**  
 That is a big name for an animal so small that he has to be magnified 1,000 times before he can be even dimly seen. Scientists have been looking long and earnestly for him, but, as he can escape through the pores of an earthenware filter, he is elusive to the degree that only now is he brought to bay. Yes, it is the germ of the "flu," lately isolated by doctors at the Rockefeller research laboratory. Dr. Simon Flexner gives some interesting details as to its characteristics.

Johnnie's definition of salt, as being "that stuff that makes your potatoes taste bad when you don't put it on," applies in some way to this new germ. Sick people needn't worry about it, for it is a high-toned bug, and declines to co-operate with others. However, when it takes hold of a healthy person, seizing its victim by the nose and throat, it not only sets up a lively disturbance on its own account, but so weakens the system that the germ of pneumonia finds easy access and a ready welcome. Hence its name, which means "the germ that injures the lung tissue in such a way as to deprive it of the power ordinarily possessed by it of resisting the attacks of the common bacteria of the nose and throat."

When attacked by Bacterium Pneumointes, one of two courses is open. Either shout its name aloud and so expel the germ and all its wicked train from the nose and throat, or send for a doctor.

**FRENCH IRON AND GERMAN COAL.**  
 Human nature being such a variable factor, it can not be predicted what the eventual outcome of French aggression in Germany will be. There is no comfort for humanity in the thought that within the next twenty years the German people will rise in new found might and revenge themselves on the people of France. What is rather to be hoped is that the French public will come to realize the folly of its statesmen and their policy of industrial and political imperialism.

The cost of the occupation of the Ruhr is seen now to exceed its financial gains. France is actually receiving less coal today than it is receiving from voluntary reparations, even though they fell short of the terms of agreement. The policy of passive resistance adopted by the people of the occupied region has for the time at least baffled the invaders. A report, which has not been verified, tells of a strike in the mines of the Saar valley, a move that would severely handicap French industry.

What the world now sees is an endurance contest between the people of two nations. Hunger may reconcile the German workmen to their foreign masters for a time, but there is no hope of stable conditions to be based on this or any other variety of force. Instead peace depends on honest motives and better understanding.

When the French taxpayers discover the costliness of this adventure, the politicians back of it may be routed and some real move made for European peace. Already the conviction is growing that whatever advantage is sought in the Ruhr is for the benefit of the French industrial magnates rather than the people. Briefly, the immense iron foundries and steel mills of France need freer access to coal supplies. If they can secure control of the coal beds held by Stinnes and other German magnates, they will have an industrial unit large enough and complete enough to rival that of England. There are some observers who claim that the unwillingness of Great Britain to endorse the French policy is based as much on business grounds as on moral or political principles.

With France possessed of iron and Germany possessed of coal, international tariffs and restrictions would prevent the close linking up of these related industries. For a long time the French millionaires have been striving to purchase a controlling interest in the Ruhr mines, but even that would not be as much to their advantage as control under the French flag.

It is a mighty game that is being played along the Rhine. The stakes are not entirely what has been made to appear to the people of France or to the people of Germany. The industrial struggle is only a part of the program for the rebuilding of France and the destruction of Germany, but its importance is not to be overlooked.

**STATE LIBRARY FUNDS.**  
 The Omaha Woman's club voices an objection to the legislature cutting off the appropriation for the State Library commission. In this the women take a stand that will probably have popular approval. No work of the state along educational lines, after the schools themselves, is of greater moment than that of the Library commission. It maintains a service that is not well known in the cities, where local needs are met and satisfied by great collections of books properly controlled and administered, but in the sparsely settled regions, where the traveling library comes as a God-send to readers who are otherwise cut off from a supply of literature, to omit this service would be considerable of a deprivation if not an actual calamity.

The State Library commission, for the current biennium, is maintained at a cost of \$26,360, apportioned as follows: Salaries and wages, \$11,000; buildings, \$10,000; operating expenses, which includes purchase of books and similar items, \$5,360. This is at the rate of \$13,180 a year, which is not an unreasonable sum when compared to the service. Governor Bryan, in his budget message, proposes that this work be transferred to the University Extension bureau. No objection can be made to this proposal, if assurance be given that the work will not suffer. The transfer ought not to be made on a purely experimental basis.

In the McKelvie budget, submitted to the legislature, a request was made for an additional \$4,000 a year, to provide for further extension of the library service. This sum may be omitted without detriment to the work, although the requests for the extension are numerous and can not be met without additional funds. We can not believe that Governor Bryan desires to limit the circulation of books among the people, but only that he desires to rearrange the work, to the end that the same service can be had for less money. If this can be done, and only the elimination of unnecessary employees will follow, the plan of the governor may be a good one to follow, but the legislature should be thoughtful of the need for the service that is now afforded by the Library commission.

Grain exports from the United States last week averaged 100,000 bushels a day above the figures for the same week last year. Day by day the farmer's market is coming back.

Predictions that civilization is about to collapse are easy to make, but usually are found to be without support, other than the personal opinion of the man who makes them.

Bombs are now being thrown at Premier Stamboulsky, to show how all is quiet and peaceful in Bulgaria.

Mr. W. J. Bryan still is true to prohibition.

**Homespun Verse**  
 By Robert Worthington Davis  
 THE COTTAGE IN ADAIR.

There's a cozy little cottage in the valley of Adair  
 Overflowing with the essences of rhyme;  
 It has many things in common with the smudgless  
 country air.  
 And its roughness puts it nearer the sublime.  
 It was built beside the river by a gypsy loving fool.  
 And it stands upon the green, primeval sod.  
 It has come to be my haven, it has come to be my  
 school.  
 And my teachers are the elements and God.  
 There I dream while evening passes, there I sing while  
 night-time flies  
 Little songs about the masses and the sea.  
 Scatily pines that nod above it, and the vale that by  
 it lies  
 Give poetic inspiration unto me.  
 There my Uralume is sleeping, there my Belis of music  
 toll,  
 And my playmates are the warblers of the air.  
 And my heart goes beating, beating to the dancing of  
 my soul.  
 In that cottage in the valley of Adair

**"From State and Nation"**  
 —Editorials from Other Newspapers—

**One Hundred Years Hence.**  
 From the Hastings Tribune.  
 If you want something to think about try to figure out how this good old world of ours is going to look and behave A. D. 2022.

Remarkable changes that will take place within the next 100 years and surprise the greatest scientists of our day if he were to return at that time and note the improvements.

Already thinking men and women have been approached upon this important subject and varied are their comments and predictions as to what problems will be in 2022.

For instance, Henry L. Mencken, author and critic, thinks that the United States will be a British colony within the next 100 years. He says its chief functions will be to supply imbeciles to read the current English novels and to edit the current English papers for the British army. He further believes that prohibition will be overturned and restored several times, and that there will be periods of prohibition and periods of license and moderation.

"The American," said Mr. Mencken, "who will be most agreeably surprised by Anglo-American historians will be Woodrow Wilson, the first premier of the uniting American colonies."

That the people will do their reading entirely on the screen 100 years hence is what David Griffith thinks. He says that the great publishing industry will be the publishing of motion pictures instead of printing. Motion picture libraries will be as great as public libraries are today. These libraries will have the same titles as these libraries as the spoken theater today has to the printed copies of dramatic works. Taking pictures will have been perfected and perhaps will have become picture trained.

It comes Margaret Sangster, leading birth control advocate, who says birth control will become a part of education, health and hygiene. Women especially will be kept in demure in the last 100 years. It is a foundation of freedom and intellectual development. She said there will be far more consideration for the mother and more understanding of her needs.

In the opinion of Rev. John Haynes Holmes, pastor of the New York community church that 100 years from now many of our present churches, both Catholic and Protestant, will still be in existence. The monuments of religious tradition, vast accumulations of property, and social habit will tend to keep many of them alive. However, they will stand as survivals of an age that is long past.

These churches will represent a religion of the past like the great medieval cathedrals which stand today in European countries. He further believes that the true religious life of this century is to be found in a few of our churches of very different type.

These churches will be strictly public or community institutions, having no denominational differences of any kind, but representing a uniting of people in the pursuit of moral and spiritual ideals. He says that to a greater extent these community religions will be a part of a re-union of church and state of thoroughgoing democracy; and that they will stand like the public schools, art galleries, libraries and community centers of today.

**Flame.**  
 From the Philadelphia Public Ledger.  
 "While I was musing the fire burned." A fire on the hearth incites to reflection and affection. Flame seems to have a life of its own, distinct as the life of animals or vegetables. Each flickering tongue of it seems a vital spirit taking form. In a wild world of destructive anger the same fire that now blesses a home will be malign to destroy it. Here are the watchful fire-dogs holding in the logs from breaking their metes and bounds—though they cannot keep the sparks from leaping out like flames to the carpet. But those red embers that glow, and are like small pictures of the sunset, ever in motion, and passing through soft changes these embers might not be the radiant glow of the heart of the home, life, the clinging and crumpling evidences of ruin.

We come to the cold ashes, where a home or a city used to be, and we mourn for the tragedy, and we praise the spirit of those who do not sue.

**Common Sense**  
 Jobs and Learning to Like Them.  
 Did you ever really try to like the work you have to do for a living?  
 A woman was heard to say, "I love to wash dishes." Her greatest boast was that she could wash more dishes and wash them better than any person she knew.

She also said that she "was never happier in any line of work than when holding the job of dish washer in a hotel or restaurant."

She said she always had had to work hard because of an injury she was unable to stand for some months. During that time she procured a job as dish washer, which she could do while sitting on a stool.  
 "I made myself think that I liked it and soon I did like it."  
 If a woman can learn to like to wash dishes you certainly ought to be able to learn to like your job.  
 If you learn to like it you will be happy in it and you will find you will become more proficient.  
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**NET AVERAGE CIRCULATION**  
 for JANUARY, 1923, of  
**THE OMAHA BEE**  
 Daily ..... 71,555  
 Sunday ..... 78,845  
**B. BREWER, General Mgr.**  
**VERN A. BRIDGE, Cir. Mgr.**  
 Sworn to and subscribed before me this 3d day of February, 1923.  
**W. H. QUIVEY,**  
 (Seal) Notary Public

**GET THE PRICE**  
 on that typewriter you are planning to buy and then get ours. You'll find it 25% to 50% Cheaper  
 We Sell All Kinds of Typewriters  
**All-Makes Typewriter Co.**  
 205 South 18th Street

**"The People's Voice"**  
 Editorials from readers of The Morning Bee. Readers of The Morning Bee are invited to use this column freely for expression on matters of public interest.

**Prohibition Enforcement.**  
 Council Bluffs.—To the Editor of The Omaha Bee: If the dregs themselves cannot stand up under the pressure of their own doctrine and are growing so good in goodness that they are cramping about the heart, and have made the straight and narrow path so narrow they are forced to straddle it themselves, how do they expect us weak and ignorant wets to stick on it, although without understanding, we know that state and local prohibitory laws are sound doctrine and practicable and that constitutional ones are not? Under them the proponents themselves cannot stand, and it's odds beyond arithmetic that this is more than the dregs themselves understand. L. JACOB.

**Is Courtesy Dead?**  
 Omaha.—To the Editor of The Omaha Bee: It perhaps has been observed that a seeming laxity exists in the manners of the younger generation, as can be seen from the following example:  
 One day an elderly lady tried to cross a street in the downtown business district. The traffic of this particular street was quite heavy at that time. The lady, it appeared, was not used to crossing streets under such conditions, and she tried again and again to cross, but at the sight of an automobile or a vehicle, retreated back to the sidewalk. In fact, she got only a few feet from the walk, when a young man, who was the young lady, called that, merely for the sake of courtesy, dressed after the mode of the so-called flappers, and a young man, his straw hat pushed down over his eyes, himself a typical "Jazz" model, and as they approached closer to the old lady, and recognized her predicament, they talked in somewhat whispered tones and laughed, not aloud, but just to themselves. When they crossed the street they turned around to see if the lady was still there, and she was. Then the young man laughed again, this time louder, said something to his companion, and walked away. That incident furnished the couple food for an animated talk as they walked down the street and was taken as a good joke. Perhaps it did seem out of place to see someone trying to cross the street, and not being able to do so, but certainly it was no joke under the circumstances.

To the couple, helping this lady across would be unconventional or perhaps, disgraceful, considering her somewhat shabby appearance.  
 A little girl came along, a roll of music under her arm. She appeared to be not more than 10 or 11 years of age. As she neared the corner where the lady was standing, she noticed her plight, and without hesitation approached her and escorted the old lady across the street. The lady was lame, being unable to walk even at a most moderate gait, and it took some time to cross the street, but they crossed safely. The two talked for some time and finally a street car came along, and the little girl helped the old lady on the street car, but as it often happens, there were many willing hands on the car to help the lady on. One of them was the conductor.

This incident is typical. It seems a pity that the young people of this generation, especially those that really know better, forget the courtesies which are in keeping with a gentleman or a lady. It does not seem right that a little girl, let us call her a lady, for that she is, should be the only one out of the many passers-by that recognized the old lady's predicament and helped her, not laughing at her.

What would the young couple that passed this old lady up, think if, perhaps, they had recognized the old lady's predicament and helped her, not laughing at her?  
 They would think them rude and mean to be sure. Yet it did not occur to them to help someone else's mother.

**The Fairway to Success.**  
 "A golfer is worth at least \$500 more a year to his employer than an employe who does not have the physical and moral benefits of the game," declares W. A. Alexander of Chicago. The doctrine Mr. Alexander preach-

**A Place Where His Folks Should Get the Medal**



es seems already to have gained headway, however. Most of the men in big business, of big railroading or big literature or big theatrical pursuits who are in receipt of incomes of \$25,000 and upward are golfers. Perhaps they got their first "raises" because they played the game. At any rate, thousands of young people seem only too anxious to follow in their footsteps across this newly opened fairway to success.—New York Tribune.

**LASTING IMPRESSIONS**  
 Of all the ads you see how many do you remember? Only those that are brought to your attention in some vivid, striking manner—that is different from most appeals. Your thought or idea in action—can you think of any better manner to put it across. It is being done daily by Art Anima Film Advertisers. Let us tell you how.

**Hallgren**  
 Film Advertising Service  
 636 Paxton Block JA 1893

**Money to Loan on Omaha Real Estate**  
 Present Interest Rate Charge Is 6%  
**The CONSERVATIVE SAVINGS & LOAN ASSOCIATION**  
 1614 HARNEY



**Dam the Mighty Flow of Your Expenditures**  
 A savings account in this bank is to your income what a great dam is to a mountain torrent. The dam piles up and turns to useful power the mighty rush of energy that is in falling water.  
 Your savings account will give life and power to the stream of your dollars. Their energy is not wasted here, but is working for you now and in the future.

**One dollar will start you**  
**THE OMAHA NATIONAL BANK**  
 Farnam at 17th Street  
 Capital and Surplus - - - \$2,000,000