## THE MORNING BEE

### MORNING-EVENING-SUNDAY

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### LET'S STOP BANK FAILURES.

From the standpoint of depositors the state bank guaranty law has worked well up to this point. The loss G of failed banks have 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. Biley, "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 privilege was an case of emergency. It was resorted to so infrequently as not to result in any great expense to the merchants.

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

FRENCH IRON AND GERMAN COAL.

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 was 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 upbuilding 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 he 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, \$5,300. 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 employes 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.

### "From State and Nation" -Editorials from Other Newspapers-

One Hundred Years Hence. rom the Hastings Tribune. If you want something to think

and in other places is ruthless to maim or to kill them. 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 urprise the greatest scientist of the

day if he were to return at that time and note the improvements. Already thinking men and women have been approached upon this im-portant subject, and varied are their nments and predictions as to what

problems will be in 2022. For instance, Henry L. Mencken, author and critic, thinks that the Inited States will be a British colony within the next 100 years. He says its chief functions will be to supply mbeciles to read the current English novels and docile cannon fodder for the British army. He further believes hat prohibition will be overthrown and restored several times, and that

there will be periods of prohibition and wholesale drunkenness, as now, and periods of license and moderation 'The American," said Mr. Mencken, "who will be most agreeably discussed by Anglo-American historians will be oodrow 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 mon pictures instead of printing. Moion picture libraries will be as great as public libraries are today. Theaters will have the same relation to these libraries as the spoken theater guished. Is that all? No, for a light today has to the printed copies of dramatic works. Taking pictures will ave been perfected and perhaps will have been forgotten again, for the world will have become picture trained, so that words are not so impor-

tant as they are today. Then comes Margaret Sangster, ading birth control advocate, who says birth control will become a part of education, health and hygiene. Won especially will be keen in de- Post, in thinking back, utters this manding it, as they will realize it is great truth: a foundation of freedom and intel- "Twenty y will be far more consideration for the lit is a fact. This is the time that thing to his companion, and walked mother and more understanding of the world was expecting things to away. That incident furnished the her needs, with a result of better get better. The problems which were couple food for an animated talk as health and development for the in-fant, as well as greater comfort for we expected to see settled by this taken as a good joke. Perhaps it did he mother. And she also says that time. four or five generations will develop twenty years ago we thought would trying to cross the street, and no men with fine susceptibilities, nooler sentiments toward each other Easy street and a worthier sense of responsibility

ward the race. In the opinion of Rev. John Haynes ization as well? In the past we never perhaps, disgraceful, considering her Holmes, pastor of the New York com-munity church that 100 years from ter selves, our hopes, our faiths. As now many of our present churches. both Catholic and Protestant, will still be in existence. The momentum blessed of religious tradition, vast accumulaon of property, and social habit will tend to keep many of them alive. lems of today come chiefly because However, they will stand as survivals the people are beginning to demand end to keep many of them alive.

denominational differences of any pay for upkeep of the farm beside.

greater extent these community re- of life was sufficient. greater extent these community re-ligious societies will represent a re-union of church and state of thor-les now, with assurance of mainten-oughgoing democracy; and that they are when he grows old beside.

pressions to the needs and aspirations sidered enough if one out of a hun- laughed at her of the people.

Hope for "High Henry's."

The flame as it mounts is taking

world

ingly, not really-into a void.

kindled ceases not to burn.

From the Kansas City K

Pope puts it:

These Are the Days

Everybody is looking forward to a

"good time coming." individualy and

doing it yourself. The Leavenworth

"Twenty years ago today we were

physical

"The People's Voice" ditorials 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. cumb to it, but rise up and rebuild. The flame that keeps little children warm is the same that other times

**Prohibition Enforcement.** 

Council Bluffs .- To the Editor of What a stimulus to the imagina-The Omaha Bee: If the drys themtion is a flame! The pyromaniac, who must set fire as the kleptomaniac must selves cannot stand up under the pressure of their own doctrine and steal, shows the love of fire, the re-ligion of the fire worshiper, proceedare growing so good in goodness that are cramping about the heart. ing to an insane extreme. The mere and have made the straight and narmoderate desire to watch a burning ow path so narrow they are forced is innocent enough, and the pleasure to straddle it themselves, how do they in the spectacle is easy to understand. The word "bonfire," whose derivation xpect us weak and ignorant wets to stick on it, although without under-standing, we know that state and lopoints to a curiously varied range of speculation, seems to be in its oldest sense a "boon" fire, a fire that bore in its own skyward aspiration the cal prohibitory laws are sound doctrine and practicable and that constitutional ones are not? Under them oken that men received it as a blessthe proponents themselves cannot ing from on high. When the Scotch stand, and it's odds beyond arithmesaid it was a "bane" fire, they did not tic that this is more than the drys themselves understand. L. JACOB. mean that it was a curse-it was a fire of bones-that is, of sticks like

#### Is Courtesy Dead?

the solid substance and transmuting it to that which is invisible. It is the Omaha-To the Editor of The Omaha Bee: It perhaps hás been observed bond between what we see and what that a seeming laxity exists in the we cannot see. It seems to link the with the ethereal manners of the younger generation, as realm. In that fact lies the peculiar fascination of a fire. It is a kind of can be seen from the following example: One day an elderly lady tried to

soul in matter, taking form before our cross a street in the down-town busi-ness district. The traffic of this pareyes, only to pass out again-seemicular street was quite heavy at that Human life is like that flame. Out ime. The lady, it appeared, was not of the dark we come, and into the used to crossing streets under such dark-apparently-we quickly pass again. Out of the cold for a little conditions, and she tried again and again to get across, but at the sight while we make a warmth for some one, and create a light that shines of an automobile or a vehicle, re treated back to the sidewalk, in fact she got only a few feet from the walk. There came along a couple, the young lady, called that, merely for once seen is forevermore a star wherever it may be; and a flame once he sake of

the sake of courtesy, dressed after the mode of the so-called flappers, and the 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

ecognized her predicament, talked in somewhat whispered for the world in general. You are 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 laughe That incident furnished the Our individual troubles of seem out of place to see someon be over by now and we would be on being able to do so, but certainly i was no joke under the circumstances These, then, are the days of hope. To the couple, helping this lady

seem to have caught up with our bet. somewhat shabby appearance. A little girl came along, a roll of music under her arm. She appeared "Man never is, but always to be, to be not more than 10 or 11 years of age. As she neared the corner where the lady was standing, she no-ticed her plight, and without hesita-More and more the present is coming to live in the present. The probtion: approached her and escorte the old lady across the street. Th of an age that is gone-monuments to the past like the great medieval things for themselves now, to say to the past like the great medieval that this is the time to solve the probto the past like the great medieval cathedrals which stand tday in Euro-pean countries. He further believes that the true religious life of this cen-tury hence will be found in other churches of very different type. These churches will be strictly pub-These churches will be strictly pub-c or community institutions, having est on their investment, as well as

no denominational differences of any pay for upkeep of the farm beside. kind, but representing a uniting of all people in the pursuit of moral and spiritual ideals. He says that to a spiritual ideals. He says that to a spiritual ideals the says that to a thought wages that would enable him to keep even and have the necessities spiritual ideals the says that to a thought wages sufficient the necessities that he says that to a thought wages sufficient the necessities that he says that to a the says sufficient the necessities that he says that to a the says sufficient the necessities that he says that the says that to a the says sufficient the necessities the says that the says that to a the says sufficient the says that the The new prob- really know better, forget the courte

oughgoing democracy; and that they will stand like the public schools, The crime wave is due to immature that a little girl, let us call the ra lady, for that she is, should be art galleries, libraries and com-munity centers as institutions be-to enjoy now rather than twenty serbys that recognized the old lady's and nelped her, no dred arrived; but this is no longer What would the young couple that considered success. The fact that it passed this old lady up, think if, per-What would the young couple that

DON'T TRY T LOOK, MO TIL ITS ALL

es seems already to have gained head- they got their first "raises" because ay, however. Most of the men in they played the game. At any rate, ig business, of big railroading or big thousands of young people seem only way, however. Most of the men in literature or big theatrical pursuits who are in receipt of incomes of \$25,-600 and upward are golfers. Perhaps way to success.-New York Tribune.



**Present Interest Rate** 

Charge Is

6%

SAVINGS & LOAN ASSOCIATION

1614 Harney

The CONSERVATI



A Place Where His Folks Should Get the Medal

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 PNEUMOSINTEES."

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 'ts 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 hightoned 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."

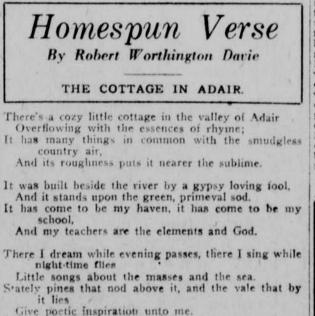
When attacked by Bacterium Pneumosintees, one of two courses is open. Either shout its pame aloud and so expel the germ and all its wicked train from the nose and throat, or send for a doctor.

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 Stamboulisky, to show how all is quiet and peaceful in Bulgaria.

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



There my Ulalume is sleeping, there my Bells of music

And my playmates are the warblers of the air. And my heart goes beating, beating to the dancing of

In that cottage in the valley of Adain

Flame.

considered success. The fact that is is not so received brings problems to be sure; yet the very demand for good things for all is the beginning of the indication of the problems. They would think them rude and 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, dis-seems to have a life of its own, distinot as the life of animal or vegeta- hopes of twenty years ago are now. Each flickering tongue of it seems a vital spirit taking form. In a wild work of destructive anger the fire that now blesses a home will be malign to destroy it. Here are watchful fire dogs holding in the logs from breaking their metes and bounds—though they cannot keep the sparks from leaping out like fleas to the carpet. But those red embers more examples of this fashion of headthat glow, and are like small pictures gear on Fifth avenue one Sunday of the sunset, ever in motion, and passing through soft changes these em-bers might not be the radiant glow Herald. at the heart of the house, but the cool 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 suc-

## Daily Prayer

To all which believe. He is precious -- I and wash them better than any per-

son she knew. She also said that she "was never Heavenly Father, Thou Who art the Heavenly Father, Thou Who art the author, sustainer and developer of life, from Whom we came, in Whom we live and move and have our be-ing, and to Whom we shall go, we pray that our souls may be conscious of the larger life of which we are a part, that we may find its deepest realities, understand its eternal princi-nles, experience its mighty forces. ples, experience its mighty forces, while sitting on a stool, and move with its persistent current "I made myself think that I liked

tion

toward its divine goal. We thank Thee for Jesus, for His consciousness of the largeness of Thy life. We thank Thee that faith in Him and the reception of His spirit and the adop-tion of His use spirit and the adop-tion of His use spirit and the adop-tion of His use spirit and the adop-tion of the principles make real reception of His spirit and the adop-tion of His life principles make real happy in it and you will find you will to us the same divine life that was become more proficient, so vital to Him. Forgive us for ever (Copyright, 1913.)

Ball Room Classes.

February 8, 8 P. M

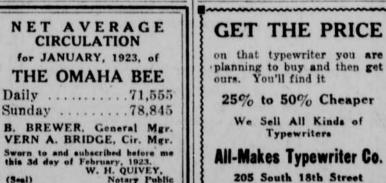
February 10, 2 P. M.

Typewriters

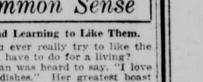
tainting or circumscribing Thy Hfe within us, for living only within the narrow confines of our own little lives. for failing to realize the largeness of the great spiritual world around us, Announcing Mid-Winter Season for keeping aloof from any part of human life, and for devoting our ener-Classic and Ball gies and time to the sinful or lesser life objectives. We pray Thee to widen and deepen our life experi-Room Dancing ences, to keep us in sympathetic touch with all mankind, to help us make The Mullen Studio Lyric Bldg., 19th and Farnam Phone JA, 5149 ur lives genuine contributions to

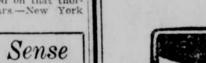
progressive and divine life movements of the world, and to have a real part in bringing all members of the Father's family to know the length breadth, depth and height of the full Classic and Oriental Classes, ness of His life. Ame

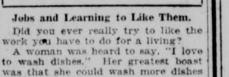
CHARLES HERBERT RUST. D. D., Rochester, N. Y.



oughfare in five years-New York Common Sense Jobs and Learning to Like Them.











# Dam the Mighty Flow of Your Expenditures

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