THE MORNING BEE

MORNING-EVENING-SUNDAY

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WINGS ON THEIR FEARS.

France fears Germany, and England fears France. Fears and distrusts. That is the stuff out of which wars are made.

As part of its general European policy, France has built up an immense military air force. More than anything else, the existence of these 140 air squadrons has alarmed the British government. The great French army could never be landed on the shores of the British isles, and the British fleets could make short work of the Gallic navy, but in the air Britain feels itself vulnerable.

Lord Sydenham, discussing French superiority in air armament, says that "in circumstances easily imagined a war could be begun and quickly ended by air force alone." To this Lord Birkenhead has added the startling statement:

"France could destroy London and almost every other great center of population tomorrow if she wished."

It is difficult for Americans to understand how allies as faithful in the late war as these two European nations could now be so utterly lacking in mutual trust and friendship. Yet the history of the continent is filled with just such reverses of sentiment and regrouping of powers.

So we find Premier Baldwin announcing in parliament that a home defense air force will be established to meet the strongest enemy within striking distance. This is only a beginning, for Great Britain will not rest content until it has a force excelling that of France.

It is a melancholy fact that the League of Nations, which was to remove all the causes of international friction, has done nothing to calm uneasy Europe. More striking is the declaration of Premier Baldwin that the British government would cooperate with other governments in limiting air armament along the lines followed at the Washington conference for the limitation of armament.

The Washington conference dealt almost entirely with the subject of warships. France, it will be recalled, objected to any consideration of land forces, submarines and aircraft. Yet there are many who predict that the next war will be fought in the air. Already a group of international jurists gathered at The Hague have submitted a tentative code which would forbid the aerial bombardment of towns except under certain circumstances. This, however, would accomplish nothing toward halting the costly and dangerous competition in air navies. It would not be surprising if the United States should find it possible or necessary in the near future to call another disarmament conference to deal with this problem.

SHELBY HOLDS THE STAGE.

All eyes are turned on Shelby, Mont., just at this

FACTORIES AMID THE FIELDS. At numerous places about Nebraska hydro-elec-

tric plants are being established. A survey is now being made near Beatrice for a new dam and power house to be used in running a flour mill. Other plants already exist along the Blue, Republic, Platte, Loup and Niobrara rivers. Most of the power thus created is used for lighting purposes, and there are almost 100 towns supplied with electricity by this means, besides a growing number of farmsteads.

Just what this development of water power will lead to is for the future to show. Should any great amount of current be produced, at cheap rates, the establishment of numerous industries might be expected in many Nebraska towns.

This is in line with the prediction recently made by Thomas A. Edison. Believing that in the very near future all the streams in the country will be used for manufacturing, he advances the suggestion that small mills and factories be set up in the rural districts to supply local needs. By such means employment would be provided for farm labor which in the grain raising sections has little to do during certain seasons of the year. This is the way in which he explains his idea of locating factories in the country districts instead of in the congested cities:

"My plan would be to place factories in centers where there would probably be from 100 to 200 farms. I would utilize the labor from these farms for nine months of the year and close down for the other three. It is the greatest thing I have ever heard of. If it were carried out all over the United States it would add 7,000,000 workmen, and they would all be working at home. Probably the most important result would be that the population of the country would gradually gravitate to the country, and this is the nation's most dire need. Urban population is a curse. It is an enormous loss to the country to have farm people doing nothing for the better part of the year, and yet they are situated in such a way that they can not do otherwise.

There is today hideous waste in transporting raw materials across the continent to be refined and shipped back thousands of miles as finished products. High freight rates are doubly oppressive through this system of industry. Life would be much cheaper and simpler and healthier if the dream of Edison came true. The income of the farmers would be increased by providing industrial work during the slack winter months, the drift from the farm would be stopped and the vast vacant spaces of the interior would begin to fill up.

That is what cheap power in the rural districts could do. With no coal beds anywhere within the state, water power is the only possible means by which extensive manufacturing could be built up in Nebraska. Those towns do not realize how fortunate they are and what possibilities the future may hold where hydro-electric power my be secured.

A REAL HOME TOWN.

A very excellent standard by which to measure the material worth of a city is its homes. A good way to determine the quality of the homes is by ownership. Omaha will meet either of these tests well.

Local building and loan associations made their mid-year statements on Saturday, with a showing that is impressive. Sixty-eight million, four hundred thousand dollars is the eloquent voice with which they speak, that being the total of their resources. What are they doing with this money? One with total resources of \$12,111,594, reports loans of \$10,342,000 on real estate; another, with resources

of \$1,026,306, reports loans of \$994,870, and so it goes. About nine dollars out of every ten is emThe Omaha Morning Bee: Tuesday, July 3, 1923-

A Democrat Rebukes Bryan.

Omaha .- To the Editor of The

)maha Bee: I have asked Governor

In explanation of my withdrawal I

give the following reasons. I believe

Bryan to withdraw my name from

ance commissioner.



Spain was near to America even as far away as 1873; the continual up-heavals by which the empire in America was broken up, the prospect of war over Cuba, which was to come 25 years later, all served to keep Americans interested. It is worth while to read this editorial from Mr. Rosewater, printed on Feb-ruary 12, 1873;

"THE CRISIS IN SPAIN."

"The cable brings us the startling ntelligence from Spain that King Amadeus, tired of the unceasing po-itical conflict with his immediate adisers, proposes to abdicate the crown, some efficiency and dispatch. Governor Bryan fails utterly to se-sympathies are with the "tough" elewhich but a few years ago was forciwhich but a few years ago was forci-ly wrenched off the head of the riously consider that the people of ment in town. My good friend does not need to put this shoe on if it does Napoleon had surrendered his sword affairs of the commonwealth. If the people really wanted the code bill re-to Emperor William at Sedan, Ama-deus, an inexperienced youth of royal pealed why did they not give the leg-talian blood, accepted the invitation islative branch the mandate the leg-talian blood, accepted the invitation Italian blood, accepted the invitation Italian blood, accepted the invitation islative branch the mandate that the state dictated by the gambing and dear friend. Thomas A. Bussel and the latter, however, it must be said throne of Castile, and Arragon, once oc-Governor S. R. McKelvie was at tions with special favors to seek. The that he has been much more assertive throne of Castile, and Arragon, once oc-cupied by the mighty Ferdinand, and the mightier Philip, the world ex-pected, with good reason, an early repetition of the tragic history of Max-there were others besides himself field of Queretaro.

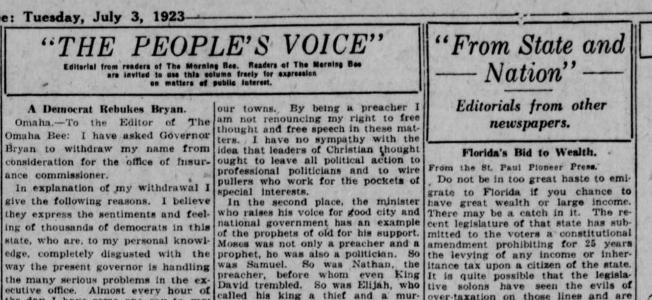
successful. One was then able to re- about its election. The time has now field of Queretaro. "That Amadeus has found life upon the Spanish throne more replete with a subject was presented and McKelvie thorns than roses any one acquainted with the history of his brief and event. Were unable to answer on hand and in ceive some sort of satisfaction when a subject was presented and McKelvie thorns than roses any one acquainted not follow the plan of a squirrel in a maximum the interval. McKelvie did not assume the ful reign will readily acknowledge. His cage. McKelvie did not assume the order. repeated escapes from the knife and "autocratic power" the present govbullet of the assassin, the numerous ernor has already shown, revolutionary attempts of the Carlists Governor Bryan seems Governor Bryan seems to have the

and republicans, and the ceaseless disunfortunate opinion hat the voters of ord in the cortes, and want of har. this state have entrusted him to guard mony in the cabinet, would try the every clip, per point, ink, bottle, etc., nerves of braver rulers and abler instead of seeking to give the people from the uncrowned king of the statesmen than Amadeus. Without a relief from the ultra-serious economic ALBERT KUHN. counsellor like Bismarck, Beust or Cacounsellor like Bismarck, Beust or Ca-our, without a general like Molke, and business man. Governor Bryan Sherman or McMahon, without any of should have shown a more co-opera-

the mental props that often make tive spirit with the last legislature, mighty rulers of inferior kings, Ama which was ever willing to lessen the deus has no doubt the very best of burden to the people, but he made it sas paper, discussing the best 10 Why should not doctors instead of reasons for wishing himself back to a partisan issue, and that is what the books to have on a desert island, "we judges be the guardians of the Amer-the court of Rome, where his father, conclusion had to be, the taxpayers should include a hymnal. We have ican constitution? ictor Emanuel, could at least make life agreeable and comfortable for him. There may, however, be an entirely Governor Bryan's experience in get away with it."-Boston Transcript. Why should a war in wh Efferent design in this sudden volunpublic life has been so limited, within

tary abdication. Like Louis Napoleon, the pages of his brother's newspaper who repeatedly tried the experiment and in the city hall at Lincoln, that with marked success, Amadeus may his views on major subjects cause him fesire to rekindle a certain amount to be selfish and opinionated, precludof popular sympathy and enthusiasm ing every possible opportunity for the rategic step, and, appealing to their comment is heard from nearly every strategic step, and, appealing to their vanity and credulity, obtain a popular one to the effect that "the job is to indorsement in the shape of a big for him." It was strongly rumored during the

plebiscite. "There is much risk attached to campangn that he had betrayed the Hitchcock faction for the support of such a procedure, as the government can readily manipulate the election. the progressive party, and it is a known fact that one K. C. Knudson, even with much greater certainty than could any party in power in this department of trade and commerce ter, this pompous abdication may turn was in out to mean nothing more or less than a ruse to secure more domestic close touch with him at Lincoln dur-ing the campaign, telling him of the novements and plans of the party he tranquility. was not loyal to. Many democrats will be in consid-erable doubt of him as an assumed party leader. When he comes before Center Shots the people at the next primary as its senatorial candidate to succeed Sena-That offer of a billion for the mertor Norris. I predict that the real demo That offer of a builden for the mer-chant ships sounded fishy, anyway. Who would want a bunch of ships if he had \$1,000,000,000!-Baltimore Sun. crats of the state will turn a cold shoulder or enter a violent protest against him. He is already grooming imself for his proposed trip to Wash-Many of our troubles may begin ington, which he will have to forego. with the stomach lining, as that docbecause the voters are not going t ncur with his plans. or says; but more of them begin with he brake linings .- Indianapolis Star. In his appointments, already made, If Germany paid a cent every time made at the time he assumed office. new reparations plan was proposed, he has been guided largely by his he bill would soon be cleaned up.- personal, selfish preference and the bill would soon be cleaned up .and Worcester Telegram, created himself many bitter contests for the different offices. The Brooklyn bridge is forty years Id. That's guite a span.-Dayton fews. The world waits for Burbank to awards of compensation. It is sad inhelp in handling disputed cases or perfect a lawn grass that will grow deed to have this important depart-evenly and cheerfully to a certain ment so seriously crippled and disor-In Nebraska these institutions are under a second s janitors get their rice supply for an-other year.-Jackson (Mich.) Citizen to be at all pleased if the boxing law. Patriot which they sponsored and agreed to keep clean, is put under the direction Most people go to the same place on of the game warden. heir vacation, and that's broke .---Considerable pressure was brough to bear to have Thomas Carroll, who wanted to resign, to retain his duties We know but two men who always look on the bright side. One thinks as chief law enforcement officer. In he is Napoleon and the other thinks he is a butterfly.—Akron Beacon Governor Bryan has so far failed Governor Bryan has so far failed to satisfy most of his supporters; how. Journal. Imports up; exports up; production action before his term expires. up; employment up; prosperity up; the jig is up for the calamity howlers, HARRY K. EASTON. and the democratic party remains or A Minister on Politics. ts uppers .- Providence (R. I.) Record. Omaha.-To the Editor of The



ecutive office. Almost every hour of the day I have some one say to met "Is the governor ever going to start the state's administrative machinery?" Reviewing the last six months of what haas happened at Lincoln, one feels ashamed of ever having been a a democrat in state politics. The thrill the governor received, in the tre-mendous vote given, not to him, but as a protest to high taxes, war hys-teria and particularly the record of his opponent, Mr. Randall, on many as a protest to high taxes, war hys-teria and particularly the record of his opponent, Mr. Randall, on many vital subjects affecting the rights and liberties of the people, has caused him to get "into the air" and he has not had his feet on the ground since. Had Adam McMullen of Beatrice received the nomination on the republican ticket he would likely have been in the state's business being transacted with , some efficiency and dispatch.

Abe Martin

bors be called a civil war? Are there player and salary limits

From the Memphis Commercial Appeal. in the League of Nations?

These are a few of the many obvious interrogations that might be put to the candidates for the presidency in the event of Mr. Ford being one. It, might be argued that the nation should safegward the guiding of all tion because some college graduates were unable to answer offhand and in does the running of its second and toto a list of questions formulated by third-class postoffices. Examinations are required as to fitness stamps, issue money orders and such like, and an examination for presidenall candidates as a basis for testing tial fitness might not be unfit should imagine that an average of at questions, in all likelihood, would take a wide range, but some of them would of all candidates answering the presidential questionnaire.

JAVE The Omaha Morning Bee or The Is Uncle Sam a janitor in the caniol building or a pawnbroker who Evening Bee mailed to you loans money at interest to a governwhen on your vacation. Phone AT lantic 1000, Circulation Department.

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The 65th Semi-Annual Statement of The Conservative Savings and Loan Association of Omaha, Nebraska July 1, 1923

nochle than to hunt foxes?

ment that can make money?

people really wanted the code bill re-pealed why did they not give the leg-back for opposing the election of a islative branch the mandate that the governor claims was given to him? The McKelvie man at the distance element and by big corpora-tion the ministers were ripped up the back for opposing the election of a slate dictated by the gambling and drinking element and by big corpora-the latter, however, it must be said deficits?

A Presidential Questionnaire.

imillian, whose fatal ambition was there were others besides himself notoriously easy on those gamblers tacked the value of collegiate educa-paid for with his life, upon the bloody necessary to make the administration and bootleggers who helped to bring tion because some college graduates their presidential qualifications. These

Dan Butler may not be an angel, but he has at least had sand enough questions, in all likelihood, would take to defy the crowd who, if reports are be something similar to these: rue, still take their orders from a Was Washington a person, or is clique of powerful corporations and merely the name of a town? Is Thomas Jefferson's place in his-tory based more on his ability to play

Pastor Bethany Presbyterian Church.

"For our own part," says an Arkan-

conclusion had to be, the taxpayers should include a hymnal. We have ican constitution? paying for the "big party" held at always wanted to sing, and a desert Does the president preside over ex-Why should a war in which the

For a Desert Island.

special interests.

moment. It does not matter that the proceedings up there may be the most momentous or the least, whether of consequence or not, as one may estimate them in his own personal view-everybody is watching for the outcome. Jack Dempsey and Tommy Gibbons are professional pugilists, of no real service in any sense of the word, yet the world is watching them. Rival press agencies are vieing with each other to get out word from the training camps; great newspapers have made elaborate preparations to give the "news" of the event, and certain hours on Wednesday will be strenuously, hectically active, that the public may be informed which of the two bruisers has conquered.

Here is a study in human nature that should interest anyone. Just what is there in man's makeup that responds to the call of a combat between two gladiators? Civilization has hidden the savage under a deep layer of good manners, of mental training, that teaches us to abhor such exhibitions. Yet the minute a champion steps into view all the moral perceptions, all the ethical training, all the inherited polish of generations, drops away, and the primitive asserts itself once more. No amount of self-deception will entire remove our concern when heavyweights engage in a trial of strength and fistic skill.

Call it what you will, all classes of people are anxious for word from, Shelby. The Omaha Bee, in common with other enterprising newspapers, has made ample plans for getting the first and best news from there, and will not disappoint its readers. Jack Dempsey may add another hollow victory to his list; he may be toppled from the throne, but whatever the news that comes out from Shelby, this paper will be the first to tell it in Omaha.

STRATEGY ON THE FARM.

All sorts of advice has been given the farmer, most of which he has not taken, and numerous devices and plans for his salvation suggested, most of which he has not followed. A conclusion warranted by this is that the farmer feels competent to manage his own affairs, in his own way, a justifiable attitude. Now and then some one comes forward with an intensely practical idea, and gains a hearing because of its worth. Few of these are novel, and most of them take the form of restricting or controlling output for the purpose of helping prices.

One of the latest is from a wealthy land owner in Kansas, Mrs. Fannie Shriver of Harper, who has notified the tenants of her farms that she will let them have the land rent free for one year, on condition that they do not market any of the produce. They may raise any crops they wish, and all will belong to them, on condition that none of the crops are sold this year. She reasons that the farmers can produce all they need to live on, and by holding the remainder of what they raise will be in a position to go onto the market when conditions are more fayorable and secure a profit for themselves beyond any now possible.

Mrs. Shriver is making considerable sacrifice to demonstrate her opinion that an era of prosperity is coming. She foregoes any share she might have in the return from her farms in order to encourage the men who are renting from her to help themselves by holding their crops for better prices. Farmers have often been advised to do this, but here is one of the very few, if not the sole, occasion where the tenant farmer has been given actual help that he might follow the suggestion. A future report on the outcome will be interesting.

ployed in building. What? Homes in Omaha.

While co-operation is being recommended as a remedy for all the economic ills that beset the farmer and the worker, here is a practical exhibition of applied co-operation. These dollars didn't just happen to get together. Men and women worked and saved, and when they drew their pay, they put a designated part of it into the "building and loan." Soon they got enough to make a start, and then the association financed the rest, and they put up a home. Month after month they went on, paying into the loan fund, and presently, long before they realized the end of the road had been reached. the home was paid for.

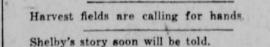
Meanwhile, the interest they paid on the money they borrowed was accumulating to help someone else, and other homes were being built. No dollar that gets into the fund of a building and loan association ever rusts. It is a lively dollar, and is kept at work. Thousands of homes house happy families, not in Omaha alone, but all over the United States, because the building and loan associations exist. In Nebraska these institutions are under a well feature of our social life is more commendable.

The Chicago bandits who stole the payroll, the car fare and gum money from the clerks, and a package of cigarets from the boss, had the merit of Lansing State Journal. thoroughness in their work.

America is the one country on earth that people from all others try to get into.

Blue-eyed, brown-haired boys make the best farm hands, also the fewest.

Reckless men continue to knock the pleasure out of Sunday driving.



Homespun Verse -By Omaha's Own Poet-**Robert Worthington Davie**

THE FLOWERS.

My winter dream of flowers has finally come true: The honeysuckle graces my garden, while the rose Its sublime sweetness offers, and violets of blue Beneath the baimy sunshine their modesty disclose: Here lies the noblest virtue as life might be expressed-The flowers and the beauty they soulfully suggest.

An ivy vine exposes its foliage today, The woodbine is its equal and reaches grandly up,

While hugging fondly, tenderly the grass enamored clay With silent adoration the lowly buttercup

Surveys with mute enjoyment this God-designed array, And trembles in its laughter when the gentle zephyrs play.

This is a silent language we cannot comprehend-Mute beckopings unfathomed that science may not know

Here sleeps the soul of beauty, the friendship of a friend-

Personified to teach us the rightful way to go. And yet so often vainly we tread the path of ours As haughty as a monarch, but humbler than the

flowers.

Diner (perusing his bill)-Do you Omaha Bee: The other day I remake any reduction for those in the ceived an anonymous letter in which same line of business? Restaurateur- the writer said:

Certainly. Are you a restaurant pro-prietor? Diner-No; I'm a robber.-Punch. "I think it would be much wiser for the ministers of Omaha to pay more attention to their religious and church affairs and less to politics.

Daily Prayer praise the Lord, all ye nations: praise O, praise the Lord, all ye nations praise citizens of Him, all ye people. For His instribution your cont of the Lord endureth for ever. Praise ye the Lord — Ps. 117 (complete.)

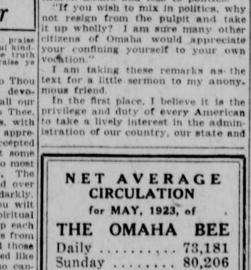
Almighty God, our Father, do Thou text for a little sermon to my anony. such acknowledgment, devomous friend.

tion and worship as we, with all our limitations are able to bring to Thee, Thou knowest that some of us, with he utmost willingness, cannot appreand Thee at all according to accepted

standards. Thou knowest that some of Thy most devoted children do most fearfully misapprehend Thee. The best of Thy children the world over do but see Thee as in a mirror darkly Therefore, we pray that Thou wilt save us from any pride of spiritual aristocracy, and help us to help each ther toward the light. Save us from ontempt and bitterness toward those whose eye of faith is not focused like ours, and save those of us who can-not see at all from misjudging those Does not include returns, left-overs, samples or papers spoiled in printing and includes no special who can see. Thou hast compelled no man to acknowledge Thee, but by Thy good providences and gracious sales. mercles Thou are drawing all men unto Thyself. May we, Thy c'uldren, go and do likewise; compelling no man, by sneer or by fear, and win-Subscribed and sworn to before me this 2d day of June, 1923. W. H. QUIVEY. (Seal) Notary Public ing all men by love and by sincerity.

GEORGE W. COLEMAN Boston, Massa

Amen.



B. BREWER, Gen. Mgr. V. A. BRIDGE, Cir. Mgr.

This Association holds in TRUST the FUNDS represented by shares owned by 27,500 Saving and Borrowing members, each share having received credit for its portion of the semi-annual dividends of earnings made today, July 1. As added security for the savings of all shareholders a RESERVE FUND has been accumulated under provision and requirement of the State Law by setting aside not less than 5% of the net earnings each year. THIS RESERVE FUND recognized as a constant source of strength and security is growing at the rate of \$50,000.00 per year and today amounts to After crediting the dividends to all shares and transferring the amount required to the RESERVE FUND there is left a balance of undistributed earnings or UNDIVIDED PROFITS of Balance to be disbursed on loans for new construction, purchase of homes, etc. TOTAL FUNDS\$20,658,874.48 To protect these funds we have the first-class securities listed as follows: CASH ON HAND and in Banks\$ 528,586.16

U. S. GOVERNMENT BONDS, Treasury Notes, and Federal Land Bank Bonds (immediately convertible into cash) 1,017,708.50 NEBRASKA MUNICIPAL BONDS AND WARRANTS.

(These are readily convertible into cash) 351.228.08

Total cash and cash securities\$ 1,897,522.74

FIRST MORTGAGE LOANS ON IMPROVED CITY AND FARM PROPERTIES. There is \$4,008,450.00 loaned on highly productive farms in Eastern Nebraska. There is \$14,079,560.00 loaned in Omaha on homes occupied principally by owners and on business properties. Under our monthly payment plan, a payment of interest and a portion of the principal, the pay-ments regularly reduce the amount owed by the borrower and proportionately increase the security held for every loan. Ample fire and tornado insurance is held as collateral with each loan. These loans are carefully selected and conservatively placed.

Every borrower is, and has been since April 1, 1917, paying interest at the rate of six per cent. Jotal Real Estate Mortgages. . 18,088,010.00 ACCRUED INTEREST due from Borrowers properly secured 22.252.34

LOANS IN PROCESS OF FORECLOSURE 36,050.97 REAL ESTATE AND SALES ON CONTRACT. These represent various properties acquired by the Association and held or sold on contract 130,368.88 STOCK LOANS made to our saving members upon their books as security 163,669.55 OFFICE BUILDING AND LOT. Present home of the Association. 1614 Harney St., three story office building, covering entire lot (44x132 feet), while valued considerably higher is carried on our books at 81.000.00 . FUTURE HOME OF ASSOCIATION at the N. W. corner of 18th and Farnam Sts. (182x132 feet.) This most valuable corner is a quarter of a City Block and has been acquired for the future home of our Association. This property has enhanced greatly in value since purchase by us at a cost of

240,000.00

TOTAL RESOURCES\$20,658,874.48

We invite you to avail yourself of the services of our Association for the ac-cumulating of your savings and the borrowing of funds upon Real Estate Security.

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