

### Fixed Sum Key to Settlement for Reparations

#### Indemnity Should Be Based on Germany's Capacity to Pay, American Observer Says.

(Continued from Page One.)  
occupation. All that expense is charged up against Germany. It is a prior charge and must be paid before reparations. No part of it, naturally, is credited to Germany on account of reparations. And this expense on account of the armies of occupation is enormous. Already it has run into billions of gold marks. And the end is not yet. Germany is expected to pay the costs of the enlarged occupation of the Ruhr. And it is not only the costs of the armies of occupation. Germany has to pay the expenses of all these commissions that are going up and down her soil. There have been, or are, literally hundreds of high-salaried men going through Germany looking for concealed military supplies; for horses, coats, pictures and jewelry that the German army took away from France and Belgium.

It is right that Germany should be compelled to give these things up. It is right that the allies should seek them out. But from the point of view of actual cash paid by Germany, it means that from month to month most of the cash Germany has paid has gone to meet the expenses of making her pay it. Germany sees so much cash paid; but at the end of the payment sees the most demanded from her for reparations not appreciably diminished.

#### Capacity is Reduced.

But this is only a small item in the immense list of what Germany has given up. These things she has given up have been not only a subtraction from Germany's wealth, without adding anything like an equivalent sum to the allies' wealth, but, furthermore, these things that Germany has given up have actually impaired her capacity to pay more. They have been torn from the heart of her industrial mechanism and have reduced her capacity to produce and

For example, Germany gave up all her mercantile shipping. Most of it was taken by Great Britain, in restitution for the British ships that Germany sunk during the war. These German ships haven't meant much to Britain, because Britain has more ships than she needs. But, obviously, Germany was left without any mercantile shipping, is deprived of an integral part of her trade organization, and is to that extent less able to make the money with which to pay reparations.

#### Assets Lost.

The German colonies, which are now distributed on one status or another, among the allies.

The German mercantile shipping, already mentioned.

The German navy. To the allies this was no asset at all, except as to what they have been able to sell for scrap. But to Germany it represented a cash expenditure of billions.

Alsace-Lorraine, as well as portions of Poland, and the commercial assets Germany had in those territories.

The Saar coal mines, which Germany reckons as worth a quarter of a billion dollars, but which the Allies reckon at only about \$75,000,000. (Both are right.) The one figure represents what Germany lost, the other what the allies got. The difference in actual value between the mines as they stood in Germany's economic system and what the allies can make out of them is obvious. It illustrates this whole story of the differences between what Germany thinks she has paid and what the allies think they have got.

The military, naval and aeronautic supplies and material and the disrupting and converting of the plants for making them. This has meant hundreds of millions to Germany, but little or nothing to the allies.

Germany has to pay the reparations not only for herself but for all the other countries that were associated with her in the war. The reparations were assessed against all these countries jointly, but obviously Austria, Bulgaria and Turkey can't be looked to for payment. Germany being the one solvent country among them, all the burden falls on her.

#### Sequestered Property Big Sum.

German property sequestered in the allied countries. The value of this runs in the neighborhood of a billion and a half dollars.

The German submarine cables and the German government's interest in various public utilities.

The deliveries in kind—coal, lumber and the like. Here, again, the whole story is illustrated. These deliveries in kind are credited to Germany by the allies at one figure—a very low figure—but charged up by Germany at a much higher figure. Their value to the allies is less than their cost to Germany.

Of all these and other things the Germans have given up and transferred to the allies, the Germans say the value is about six and a half billion dollars. That is what the German government tells the German people they have given up.

The allies, on the other hand, estimate it at relatively little or nothing. France tells her people that Germany has paid little or nothing on account of reparations.

Those Americans over here who are touched with the facts estimate as a fair appraisal of what Germany has already turned over to the allies somewhere about four billion dollars.

#### Germans Losing Decidely.

One other fact needs to be mentioned at this point. Partly as a general result of the war and partly—so Germany thinks—as a result of mistakes in the Versailles treaty and mistakes made by the allies since the war, Germany has been prevented from paying as much as otherwise she might have paid. Germany as a democracy, a new and awkward democracy, was not as efficient industrially as before the war.

To pass from a most compact autocracy to an extremely loose democracy is strong wine under all circumstances. German workmen are less docile than they were. Industrial discipline, which went hand in hand with the military discipline, has been loosened.

she helped amputate the limbs of men who had been mangled by crocodiles.

#### Needs Knowledge of Theory.

Such emergencies as this made Mrs. Bain feel that a little more knowledge of the theory of medicine would be valuable, since she was going to be forced into its practice anyhow. She and her husband were recalled to this country two years ago by his ill health. After his death a little over a year ago, she determined to spend her time until she should be recalled to active service, in the study of medicine.

Besides spending six hours a day in laboratory work, Mrs. Bain is keeping house for her son and teaching a citizenship class in the Mexican quarter three nights a week. Until last week she also taught a vacation Bible class of negroes held in connection with one of the churches of the city.

is a thing most unpalatable for any of us to swallow—that it is not possible to treat Germany in terms of justice. It is an utter impossibility to make Germany pay as much as justice would demand that it pay. Justice must be eliminated from the problem of reparations.

Since Germany cannot be made to pay enough to satisfy justice, the next step is: it must be made to pay every cent that it can. And what

### Omaha Woman to Enter School of Medicine With Her Son, 22

#### Former Missionary to Africa to Seek Degree in Omaha Before Returning to Jungle Mission.

Mrs. Hilda Bain, 1315 South Thirty-second street, is studying to enter the University of Nebraska School of Medicine with her son, Clarence Bain, 22. Clarence entered the college of medicine last fall. Mrs. Bain has begun the premedic course in the University of Omaha summer school. If she is not recalled to Africa as a missionary before she has time to finish her course, she intends to continue and take the degree of doctor of medicine a couple of years after her son has taken his.

Twenty-seven years in the Belgian and Portuguese Congo, many of which were spent miles from any white people except her own family, have not in the least dimmed Mrs. Bain's ardor for study. Indeed, she finds that her experience has kept her mind alert and made it easier for her to compete with young students than it might be for most persons of her age. She and her husband learned to speak and write three languages, French, Spanish and the native Congo, after they arrived in Africa. This meant long-continued study.

#### No Doctor Available.

During her stay in Africa as a missionary of the American Baptist board, Mrs. Bain and her husband were constantly being called upon to treat all kinds of diseases, from boils to leprosy and African sleeping sickness. Much of the time there was no doctor within hundreds of miles, and the American couple had to pit their very slender knowledge of medicine against the malignant, unsanitary climate and the vast ignorance of the natives.

Mrs. Bain tells of two cases where



Mrs. Hilda Bain

Germany can pay is an economic problem. There has been, ever since the armistice, the widest variation in the estimates of economists, business men, bankers and politicians as to Germany's capacity to pay. Just now there is a general approximation toward some \$12,000,000,000.

The present writer, after going over the figures with many well-informed authorities, believes that Germany's capacity is much greater than that, but believes also that this is probably the maximum that will ever actually be gotten out of Germany.

The reason for this paradox is psychological. The amount of the reparations when it is fixed will be based on Germany "as is." And just as soon as the reparations figure is fixed—or a few months afterward—there will be a wholly different Germany "as is."

#### Fixed Sum Prosperity Hinge.

So soon as the reparations figure is fixed (assuming it is fixed at all in time to save Germany from a wholly different course in the direction of economic chaos) several things will happen. Some of these things will happen at the same moment that the reparations are fixed and will be a part of the process of fixing the reparations.

The mark will be stabilized, the government budget will be equalized, the government will become more secure in its seat and will be able to collect taxes more efficiently and in larger amounts.

Most important of all, Germany will be able to borrow money in immense sums. It might well be that a stabilized Germany could float loans internally and in America and elsewhere running upward of a billion dollars. This money will provide working capital for German business. The great—and recently improved—industrial plant that Germany is will become a going concern. The psychological factor will become favorable. Germany will start off with an immense impetus and within a short time there will be a wholly new and different Germany "as is." It will be apparent that Germany could have paid much larger reparations, and the world will rebuke itself for having fixed the reparations so low.

#### Ruin in High Amount.

If it be asked, then, why not fix the reparations higher? The answer is that if the reparations are fixed too high in the beginning the other things will not follow. If the reparations are fixed too high the mark will not become stable, the German budget cannot be balanced, the bankers will not make loans, the psychological factor within Germany will not make large production possible.

It is an unfortunate dilemma, but there is no way out of it.

One question belongs here: Has Germany, in good faith, made an earnest effort to pay as much as it could?

I have asked that question of disinterested Americans in a position to know. Their answer cannot be given in a single word. There were and are some German leaders who favored a policy of straining every muscle to pay. Rathenau was one of them, and Rathenau was assassinated by those who didn't favor that policy.

It is well known, of course, that many wealthy Germans have sent their capital out of Germany into neutral countries. That certainly represented an effort, so far as individual Germans were concerned, to avoid letting the government tax them and to avoid paying reparations. But could the German government have prevented that evasion? The government was new and weak. In any other country, under the same circumstances, individual citizens would have tried to hide their money from the indemnity collector.

#### Paris Conference Blamed.

So far as the German government and the German people have failed to show good will, have failed to show the intention to pay as much as they could, there is one valid excuse made for them by every disinterested observer. That excuse is the failure of the Paris peace conference to make

the reparations a fixed, known, determined sum. This was the fundamental error of the peace conference, the one great fact that the reader earnest for understanding should get his teeth into. The Paris conference left the total amount of the reparations "up in the air." In effect, they said to Germany, "Go to work, produce as much as you can, and each year the reparations commission will come around and take what you have made." There was no limit, either of amount or of time.

Under such a condition no nation can be expected to have the will to pay. Imagine a business man worth, say \$50,000. If you say to him, "You must pay \$100,000 and when you have paid it you are free," he will go to work and try to make it and pay it. "But if you put the amount beyond any reasonable limit of his capacity, if you say to him, 'You must pay \$10,000,000,' he will lie down and quit. (That is why the reparations must be fixed not on the basis of justice for the allies but on the basis of Germany's capacity to pay.)

And if you say to the business man, "Go to work, make as much as you can, and we will take it all away from you for a series of years to which we refuse to set any present limit"—in that case, most assuredly, the debtor will lie down and quit. And that, in effect, is what the Paris conference said to Germany.

## It's Coming---The Greatest Fur Economy Sale Omaha Has Ever Seen---Watch Daily Papers for Exact Date

# THE BRANDEIS STORE

## Monday---Pre-Inventory Clearance Sale of Silk Remnants

This announcement brings to the women of Omaha and vicinity an opportunity of phenomenal savings on thousands of dollars' worth of the season's newest and most fashionable silks, all in remnant lengths.

Here, as one may note from the list, are silks for the making of women's frocks, suits, coats, blouses, separate skirts, as well as the making of men's shirts and children's apparel. We suggest that early and plentiful selections be made, for such prices we are sure cannot again be duplicated in silks of this character.

**Black Silks White Silks Sport Silks Colored Silks**

This season's most active sellers and choicest styles in lengths from a half yard to full dress pattern.

<b>Silks</b> Worth Regularly Up to 1.50 a Yard	<b>This Sale Per Yard</b> <b>59c</b>	<b>Silks</b> Worth Regularly Up to 2.25 a Yard	<b>This Sale Per Yard</b> <b>98c</b>	<b>Silks</b> Worth Regularly Up to 2.98 a Yard	<b>This Sale Per Yard</b> <b>1.39</b>
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<b>Silks</b> Worth Regularly Up to 3.95 a Yard	<b>This Sale Per Yard</b> <b>1.68</b>	<b>Silks</b> Worth Regularly Up to 3.95 a Yard	<b>This Sale Per Yard</b> <b>1.95</b>
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Each piece is marked with the number of yards and the price per yard.

These Choice Fabrics Are Included:

- Spiral Crepe
- Canton Crepe
- Crepe de Chine
- Satin Canton
- Knitted Crepe
- Paisley Crepe Knit
- Flat Crepe
- Rhapsodi Silk
- Chiffon Taffeta
- Sport Satin
- Japanese Pongee
- Novelty Silks
- Zephyr Spun
- Alltime Crepe
- Georgette Crepe
- Sport Plaids
- Klo-kanna
- Radium Taffeta
- Heather Dew
- Fluffy Ruff
- Printed Crepes
- Foulards
- Matelasse
- Satin Charmeuse
- Art Satin
- Wash Silks
- Poult de Soie
- Silk Broadcloth

Extra selling space, extra salespeople, special booths and tables to facilitate selection. Be here at 9 a. m. Everyone who comes, no matter from where they come, in the city, suburbs or surrounding towns, and even from a distance, will be profitably rewarded for coming to the great silk remnant sale.

Remember—this silk remnant sale is a clearance and none sent C. O. D.—No refunds—None sold to a dealer—No phone or mail orders—No lengths exchangeable.

### Children's Wear And Now for Vacations

This is sure to mean trips to the country and possibly the seashore, where warm weather clothes for play and festive dress-up occasions are sure to be needed.

Practical Play Clothes—For either little girls or boys, blue chambray and khaki piped in red or blue; square neck, short sleeves and long legged, pearl buttons at waistline trim them; sizes 2 to 8 **98c**

Peg Top Overalls—Made of gingham or blue chambray; can be worn with or without a dress; sizes 2 to 5 years **79c**

1,200 Splendid Creepers and Rompers—First quality of sturdy fabrics that show in finish and will prove itself in wear. The variety is great; hand smocking and stitching, picot edged, organdie ruffles, including khaki piped in red and black satens; all sizes, 6 months to 6 years; **95c**

Play Dresses for Little Girls—Of lightweight quality gingham that will tub well, in plaids and cool looking stripes; round and square neck styles; short sleeves; extra value, **98c**

Boys' Slipover Suits—A one-piece garment, easy to slip into, easy to launder; all the pretty shades for little boys; short legged, low neck and short sleeves; 2 to 6 years; special, **88c**

### Pre-Inventory Clearance of Linens

100 Seven-Piece Colored Luncheon Sets—In pink, blue and yellow; one 59x59-inch hemstitched cloth and six napkins; regularly 7.50; **4.98** special, per set.

Summer Table Covers—In Sanita, 48 and 54 inches, round and square, beautiful colorings in assorted designs; special, **1.98 and 2.98** each.

60-inch Japanese Blue Prints—First quality merchandise, assorted designs; 1.59 value; **98c** special, each.

All-Linear Handkerchief Squares—For men and women, in all white and colors. All ready to be hemmed; take some on the vacation trip and make them yourself at about half the price you would ordinarily have to pay. Women's size, each, **29c** Men's size, each, **59c**

100 Bath Sheets—In the new absorbent weave, 64x80-inch size; every home should have one at this low price; special, **2.98** each.

### A Special Clearance of Boys' Straw Hats

Reduced to 2 great clearance lots. All the season's newest shapes, styles

styles; white, black, brown or combination effects; all sizes, 6 1/2 to 7. **1.50, 2.00 and 98c 1.00 and 48c 2.50 values, 98c 1.25 val. 48c**

Boys' Wash Hats—Middies, tams, Rah Rabs. Beautiful, crisp, fresh stock in solid colors and color combinations; sold formerly from **49c 65c to 95c**; special, each.

Boys' Genuine Palm Beach Caps—In light and dark shades, all sizes, 6 1/2 to 7 1/2; formerly priced **95c 1.45**; special at

Fourth Floor

### Art Specials

Round Porch and Picnic Pillows of Cretonne—In dark colored designs, filled with good quality kapoc; regular **79c**; special, **65c**

Stamped Pillow Cases—With hemstitched edge for crocheting, 42-inch size in attractive designs; regular **1.75**; per pair, **1.49** special.

Third Floor—West

## A Great Sale of GENUINE EARL & WILSON SHIRTS

There never was a better time for you to Get Acquainted with PRAY STORES than during this great Get Acquainted Sale. All our regular lines of merchandise are being sold far below usual prices. We want you to know our store policies and the better kind of merchandise that we handle.

### This Is Your Opportunity To Wear Better Shirts

You may select from our entire stock of Earl & Wilson Shirts. We guarantee them to give "perfect" satisfaction for ONE FULL YEAR. Read the prices. Come and see the shirts. You'll soon realize the bargains now offered.

- \$ 2.50 Earl & Wilson Shirts . . . . . **\$1.85**
  - \$ 3.00 Earl & Wilson Shirts . . . . . **\$2.15**
  - \$ 4.00 Earl & Wilson Shirts . . . . . **\$2.85**
  - \$10.00 Earl & Wilson Shirts . . . . . **\$6.65**
- (Other Prices Reduced Accordingly)

- \$2.00 Cut Silk Ties, fine variety, choice . . . **90c**
- \$1.00 Knit Ties, best in town, choice . . . . . **55c**

#### Big Sale of Ladies' Hosiery.

These are our regular lines; values up to \$3.50. Choice while they last. . . . . **\$1.45, \$1.15 and 90c**

#### BIG SALE OF MEN'S COLLARS

Big lot of SOFT COLLARS, values to 50c, choice, 2 for . . . . . **25c**  
Another big lot of soft collars, choice. **10c**

# P-R-A-Y

Both Stores—1509 Farnam and 1908 Farnam

### FRECKLES

Girls! Make Harmless Lemon Cream to bleach away Tan, Freckles



Mix the juice of two lemons with three ounces of Orchard White, which any druggist will supply you for a few cents, shake well in a bottle, and you have a whole quart pint of the most wonderful freckle and tan cream and complexion beautifier.

Massage this sweetly fragrant lemon cream into the face, neck, arms and hands each day and see how freckles and blemishes naturally bleach right out and how youthfully clear, soft and rosy white the skin becomes.