THE MORNING. BEE

MORNING-EVENING-SUNDAY

THE BEE PUBLISHING CO., Publisher N. B. UPDIKE, President
BALLARD DUNN, JOY M. HACKLER,
Editor in Chief. Business Manager.

MEMBER OF THE ASSOCIATED PRESS The Associated Press, of which The Bee is a member, is exclusively entitled to the use for publication of all news dispatches credited to it or not otherwise credited in this paper, and also the local news published herein. All rights of republication of our special dispatches are

also reserved.

The Omaha Bee is a member of the Audit Bureau of Circulations, the recognized authority on circulation audits, and The Omaha Bee's circulation is regularly audited by their organizations.

Entered as second-class matter May 28, 1908, at Omaha postoffice under act of March 3, 1879.

BEE TELEPHONES

Private Branch Exchange. Ask for the Department or Person Wanted. AT lantic 1000

OFFICES

Main Office—17th and Farnam

15 Scott St.

World Bldg.

So. Side. N. W. Cr. 24th N.

Detroit—Ford Bldg.

Kansas City—Bryant Bldg.

Syn. Trust Bldg.

Hollrook Bldg.

Atlanta—Atlanta Trust Bldg. Co. Bluffs—15 Scott St.
New York—World Bldg.
Chicago—Tribune Bldg.
St. Louis—Syn. Trust Bldg.
San Fran.—Hollrook Bldg.

NO "RABBLE ROUSERS." '

This is no time for a Roman holiday in Washington. The country wants no running amuck on the part of Senator Walsh or any other senator. President Coolidge has taken hold of the oil lease scandal and the American public knows there will be no let up in the prosecution of the guilty.

If democratic senators think they can advance their partisan interests by turning themselves into a flock of mud hens they are mistaken.

They may enjoy the mud but when they get indiscriminate with it they are likely to find it will fall back upon themselves.

Senator Walsh's demand that Secretary Denby resign under a threat of impeachment brought the sort of answer any red-blooded American would make. It was the proper answer. The doings of Albert 3. Fall must and will be investigated. His doings, however, are far from basing a reason for a wholesale attack upon the administration.

Partisanship befogs reason and heats the blood. Spellbinding democrats in the senate are turning it into a gala day.

In the south where many of these spellbinders come from they are known as "rabble rousers." They may feel that tactics successful in the south will win for their party advantage throughout the country but they must remember that the "hill billy" is peculiar to their own section. The better part of citizenship at this time is to trust the president.

Cal Coolidge will clean house. No one doubts this. He will not be hurried into any sort of action by the clamor of a group spurred on by a mad desire to make party advantage out of a national misfortune. He proved this when as governor of Massachusetts the democratic mayor of Boston passed the buck to him in the police strike.

Secretary Denby demands that the senate vote on the resolution of impeachment. Naturally that worries the spellbinders. It is too juicy a morsel for the opposition senators. They can make the chamber ring with their superheated oratory for many days before they give the accused man a chance to be heard. In the end the truth will be known. If the secretary of the navy, the attorney general, or any other officer of the government is guilty, Coolidge will find it out.

POLITICAL SOOTHSAYERS BUSY.

For a moment let us turn aside from the major troubles of a great and busy nation, and consider some of life's little perplexities. One of these at the moment that is giving a lot of thoughtful persons something to worry about is how to form a third party that will sweep into power. Some well meaning and decidedly earnest citizens of the United States are working overtime on this proposition just

Out in California, for example, the leaders of the farmer-labor group have decided to nominate George W. Norris of Nebraska for president and Dudley Field Malone of New York, Paris and other points east, for vice president. George G. Kidwell, chairman of the California executive committee of the party, expects to unite the socialists, nonpartisan leaguers, and other similar groups behind this combination.

We are afraid that Mr. Kidwell lives up to his name. Passing on, we find at Bryn Mawr Prof. Marian Parris Smith arranging for a coalition of the democrats and laborites, from which merger will issue the conquering host that is to redeem the country and put the government back on the solid foundation of simplicity. She sees in this something like the labor party of England. Mr. Bryan may see it also, but how will Norman Mack or Charley Murphy or some of those birds regard it? In our mind's eye we have a picture of Parley P. Christiansen and Max S. Hays throwing up their caps and shouting for the party they have so long denounced and de-

Such nostrums will not cure the growing pains from which this land of ours is suffering, unless it might be by stopping the growth. The United States does not need a new political party, it just requires the return to common sense, proposed by General Dawes as a remedy for Europe's troubles.

LENINEGRAD AND PETER THE GREAT.

Petrograd, once Petersburg, which was St. Petersburg, now becomes Leninegrad, indicating the shift-ing fortunes of Russia's former capital. Conceived and built in the wilderness by a despot who devoted his life to leading his country toward the light, as he interpreted it, it will now bear the name of another Russian zealot who was autocrat of a communistic state instead of an absolute monarchy.

The site of St. Petersburg, on the marshes at the mouth of the Neva, was chosen by Peter to escape the reactionary atmosphere of Moscow which threatened to disrupt his plans. He sacrificed human life with reckless abandon that he might veneer his countrymen with western civilization. "The most indispensable tools were lacking," we are told by Waliszewski in his account of the construction. "There were no wheelbarrows and the earth was carried in the corners of men's clothing."

Artificial economic channels created by the great czar diverted trade to his capital. Nothing was left undone that might be done to increase the growth of the city on the Neva. When revolution threatened at Moscow Peter covered the Red Palace with gibbets upon which he hung his enemies after he had tortured them. Grumbling and dissatisfaction he crushed without regard for the suffering he might

So, too, did Lenine relentlessly crush his opponents. More than once the press of the civilized world has cried out against the charnel house created by the Cheka. Human life has been swept aside with

as much indifference as in 1703 that an autocrat's plans might be realized.

Sir Philip Gibbs has described Leninegrad of today as a deserted city in which the empty streets reecho to the footsteps of the occasional passerby who walks alone where once great crowds hurried. It will probably never wholly regain its former glories, but may some day reassume enough of its old self to satisfy enthusiastic admirers of the dead Russian leader.

EAST FOOLING WITH TROUBLE.

The attitude of certain of the eastern leaders in congress and business toward the wheat growers of the west is past understanding. A refusal to permit increase in the tariff on wheat, ascribable to the dread of opening the whole tariff question, seems ridiculous. To call it selfish is to characterize it mildly. A similar expression is noted with reference to the requested reduction in freight rates. The New York Times cynically announces that "while the farmers' bloc in congress is counting votes, Wall street farmers are counting bushels, and the price of wheat will follow the count of bushels." The same newspaper goes on:

the "little red school house" where Protestant, Catholic, Jewish, and children of any other faith may go, but keep religion out of it. Get such a law as that, and you are just as tep further from the causes which made Plymouth Rock an item of history.

You say moral delinquency is mounting. Undoubtedly it is, but for all that is reasonable don't try to remedy it by sending a lot of preachs are outling bushels, and the price all that is reasonable don't try to remedy it by sending a lot of preachs are outling to the count of bushels."

The Bloomington Advocate is surprised that folks who seem to know with a custard days—sometimes with a formy little and once they clapped that trade. "It is is the profit I make that appeals, but the many fine people I meet who the two might have done if they might have done if the dread of opening the whole tariff question, seems same newspaper goes on:

"The reality of the crisis among a limited section of the farm country is not denied, but it does not answer the conundrum what price consuming countries will pay. To hold wheat out of consumption would only make difficulties for the next crop year. To fix prices by statute is hopeless. To reduce freight rates on agricultural products is of little avail, so small are the total rates comparatively. In 1923 the value of crops increased \$213,-000,000 more than the whole amount paid by farmers in freight rates. In two years farm crop values increased several times the freight rates paid in

None knows better than these eastern wise men that wheat and flour moves into Atlantic ports' cheaper than the middlewest growers can lay it down. They know, too, that this is because of lower transportation rates by water. Yet they will not aid the farmers of the Mississippi valley and the northwest to reach market on anything like even terms with their competitors. Canada and Argentine get the favors.

These same wise men, preaching patience to the toad beneath the harrow, marvel that Brookharts, Johnsons, Shipsteads and the like get into the senate from the wheat growing regions. If they do not wish to see their own house shattered by unwise laws, they will do well to aid in relieving a situation that is menacing. The east can not prosper when the west languishes. Reminding the wheat farmer that the cotton farmer, the tobacco farmer or any other of the divisions of agriculture has prospered, does not help him meet his obligations. And it is the wheat farmer who is seeking relief. So far the eastern manufacturer is denying that relief. As the slang phrase has it, "When will they get next to themselves?"

RESILIENT MR. REED.

James A. Reed of Missouri has authorized the filing of his name as candidate for president on the

Yes, this is Senator James A. Reed, orator, whose mellifluous voice is heard from time to time in the senate chamber, or elsewhere, as occasion may offer. Also, it is the same James A. Reed, who was incontinently ousted from the convention at Kansas City, where he sought to be seated as a Kansas City, where he sought to be seated as a delegate from Missouri. He had previously been thrown out of the democratic sideshow at Jefferson City, in his home state.

Every true American who reveres the dectrines of our fathers should the doctrines of our fathers should vote against the Bok plan either for the establishment of a league of nather than the state of the establishment of a league of nather than the state of the establishment of a league of nather than the state of the establishment of the es City, in his home state.

Senator Reed's high offending took the form of ple failure to sneeze when Woodrow Wilson took snuff. shaken. He opposed Herbert Hoover, and did a lot of other tion such as exhibiting a gun, etc., is it possible to bring the female labor question before the public, so Saturday's Bee expresses the light state of state o that catches coming and going, hoping to do away with Jimmie Reed forever. He went through the one and over the other, and back to the senate in

Now that he has announced himself as a competitor for the great prize, we will wager anything reasonable that the unterrified down in the old home state treat him with more of consideration than they did four years ago. Then he was expelled as a traitor, and pursued to the gathering at San Francisco, where he was refused the seat to which he had twice been elected by the democrats of his district. One answer to this was a plurality of over 150,000 for Harding, and another was the re-election of Reed to the senate.

Sometimes it pays to have the bosses run the steam roller over you-that is if one can do a come back like Jimmy Reed's.

Senator Walsh calls up Senator Carraway's resolution to cancel the Teapot Dome contract, that he may offer a substitute, whereupon Senator Lenroot objects, in order that he may make a statement, and so the matter goes over under the rule. The Sinclair people may drain the reservoir while the senate spends time in elaborating details.

A trio of college boys carried one prank too far in Montana. They robbed the postoffice, and now

Now the wets are going into congress, as if that poor perplexed body did not have enough trouble

Christmas savings clubs are on the increase, say the local bankers. Santa Claus will please take

No wonder Mr. Zevely wanted to talk it over with Mr. Fall before they went to Washington.

Ramsay Macdonald has been a premier a week, and still the sky has not collapsed.

The bronchoscope has just saved another baby's That instrument is as useful as its name is

One good way to avoid carbon monoxide is plenty

"Oh, what a Fall was there, my countrymen."

Homespun Verse Robert Worthington Davie

THE PASSING OF LENINE.

With the passing of Lenine Comes a question, yours and mine, Even though he wore the symbols of a crown-And his subjects deeply loved him, And in mourning weep above him-Pay their homage to a Nero stricken down

Might was Right, and he, the Master. Wrought deplorable disaster, And destroyed all but the mem'ry of the caste; But the horror of his reigning-The discrepancy remaining-

Designates it for the better that he passed. Oh! it seems that those whose power Rules dominions in life's hour Could be kind and yet be mighty to the end. And go on when they have brought us What the Son of Mary taught us-Universally as friend remembers friend.

"The People's Voice"

invited to use this column freely for expression on matters of public

Against Mixing Church and State. thrift. Missouri Valley, Ia .- To the Editor hat the constitution stands for, may that be all the further anyone will

entage (have it to suit yourself) of can't beat a raincrow prophesying nouses. It may be true that a perthe children are not attending Sun-day school, but don't try to cut it down with the public school as an in-

nonkey with that grand old word,

When the preachers start to enterwhat one) were in power, could we were featuring incubators in their do so? You know we coulden't. I'll display windows. do so? You know we coulden't. cigars now, Baggstrom. Let's forget it.
I. T. DUZZENMATTER.

Jerry Howard Complains.

ha Bee: I ask your indulgence for a lew remarks about the enforcement office."

we have begun to drift away from and regulations of local courts?

A world court not possessing the inherent power of enforcing its own a result of our desire to make money is a moot question.

The desire to make money through a motor to make money through a result of our desire to make money through is a moot question.

The desire to make money through a result of our desire to make money through is a motor question.

The desire to make money through a result of our desire to make money through is a motor question.

The desire to make money through a result of our desire to make money through is a motor desire to make money through exploitation of women and girls is a national scandal that involves those responsible for the enforcement of the restraints ductions are on hunting, bowie and dirk knives, on livery and livery stricken appearance boots, on hunting garments, on yachts and motor boats, on carpets and rugs, on trunks and valies, on portable lighting fixtures, on purses and pock.

Say, I only spent one dime in all title backwoods town an ignorant salesman, undeterred by the dirk knives, on livery and livery

uspicion. The confidence of the peo-ile in its essential integrity is Only by some unlaue de

sistance in arousing public sentiment. out their farsightedness is engaged in looking after the actions of the movie actors at Los Angeles and elsewhere. That is commendable; however, look-ing after the needs of the women and girls in Nebraska would be far more logical and benevolent. When the moral elements of this state combine, nothing can stop them. Our adversaries are numerically in-significant. It was moral sentiment effectively expressed which put the existing law on the statute books.

JERRY HOWARD. Distrusts International Action.

terest to obtain its enforcement

Let us now display enough moral in-

Ansley, Neb .- To the Editor of The some cult or power within the Unitd States, aided by a large expenditure of money, would so befog the waters around about that popular opinion would sanction our entering the league of nations, or perhaps a world court. This cult or power seems to have forgotten the decision rendered by the American electorate in 1920 when they turned down, by a majority of 7,900,000 votes, the league of nations, placing the brand of Cain

on all its advocates. The propagandists of the Bok plan of entering the league will not deceive the American electorate by caus ing it to reverse the verdict of 1920. We should, and it's our duty, to grant aid to Europe in every way possible without entering the league, but to join the league and submit our theories and plans to the compromis-ing influence of a committee, would

destroy our influence in European affairs.

When we enter the league, to be consistent, let us first repeal the Monroe doctrine, and say to our southern neighbors that hereafter they will have to look to the league to rescue them in the event some European nation takes a notion to edress grievances against them. the league would so vote (by a majority) that Germany or England might enter either North or South America to extend their institutions for the purpose of forcing any one of those nations to perform their international obligations, it would be our decision and one of the serious decision and the serious decision our decision and our army and bat-talions that would have to be drawn upon to quiet the disorder if any arose. Our nation being nearest to the disorder, our army would be the one conscripted to do the dirty work of European nations. Our imagina-tion need not be keen to imagine the battalions that would spring up in this government to combat our entering with our army, the sacred pre-cincts of any of the nations of South America. We learned to our sorrow during the late world war that psychologically the melting pot had not annealed our people so as to cause them to forget the nation of

their origin.

A world court founding its jurisdictional powers on constitutional limitations such as the limitations con ained in our United States constitu tion, would be a dangerous expedient, notwithstanding that its power would be confined to international subjects pirin" have been proved safe by milwith the same rigor of construction force its decrees, and in doing so would enter the states of the world with its process and mandates to enforce its decrees. Would the Ameriand tonsilitis.

LISTENING IN On the Nebraska Press

The Elgin Review objects to put ing Ben Franklin's picture on new \$100 bill. In its expert opinion the man who lays claim to the ownership of one of the bills is likely to be a man who needs Ben's advice about

Maintaining that Nebraska has the of The Onaha Bee: Mr. Baggstrom finest climate in the world, Editor men, of Wausa gives us a hypothetical Pickett of the Cedar Bluffs Standard fans.

A Wayne bootlegger recently whis- the news man saw: get with such a proposal. Give us the "little red school house" where of the Wayne Democrat the real real

The church has its own vital and important place, but it is not for them to butt into affairs of school and state. Let this stuff alone. Don't monkey with that grand old word,

Charley Kuhle, who pilots the Doubtless the committee will soon is small in proportion to its total, but the present formulate and announce the reductive is large enough to exceed that of the first in the present is formulated and announce the reductive in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first in the present formulated and announce the reductive in the first Leigh World, asserts that the present primary law is turning politics into the hands of the moneyed class, "for under the system only people with

J. R. RHODES.

A Farmer's Complaint.

The club women could be of as So I wrote these lines which you may print if you wish:

I am a poor sick farmer, I have never done any harm. This is a hard luck story—

The mortgage has taken my farm. have lived here now for 40 years. I have tried to do what is right; Now when I see how things have gone

I can not sleep at night. I've sold my corn for less than cost; Then on my hogs and cattle Good money I have lost. They say there's a profit in fresh

But my hens are not laying now There's a little money in milk and

But the mortgage took my cows. have no credit at the bank, The storekeeper won't trust me, I am as poor as a man could be

I ket up early in the morning And I work till late at night. I have always tried to pay my dbets But now the end is in sight.

So I think I'll get a good strong rope And hang myself on a tree, Then maybe when they find me The county will bury me. Seems So.

"This was a queer war." We hear more about the sergeants the generals."-Washington

Same Old Place. Normalcy appears to have been re stored in Mexico.—New York Tribune

ADVERTISEMENT.

Say "Bayer"-Genuine!



lions and prescribed by physicians as our supreme court construes its over 23 years for colds and grippe power over the states of the Ameri-misery. Handy boxes of, 12 tablets can union. Such a court would nec-cessarily be given the power to en-Each package contains proven direc-

"From State and Nation"

The scene is a court room where a man stands charged with shooting one other. The seats were crowded with

doesn't any more. And here is what would be deeply resented by the the news man saw:

"Mabel, ever the comedienne, had the crowd with her from start to fin-

The Bloomington Advocate is surprised that folks who seem to know that the world is coming to an end can't beat a raincrow prophesying rain.

The Norfolk Press explains that they are called "doughboys" because they have received so much dough from the government.

The Bloomington Advocate is surprised that might have been devel to days—sometimes oped in her custard days—sometimes with a vehement protest that she wanted to tell the truth."

Is this a hearing in the halls of justice or a social event? The judge is reported as not at all satisfied with the testimony, and one can understand how it is possible for him to feel that way. Judges have been has more than any other state. At the end of 1923 is expected to equal that of the previous year. Of improved and unimproved roads to fix the state total of the network of improved roads. So great in extent that its total milleage is 16 times the circumference of the earth at the quator, Indiana party, but when they ask t' borrow feel that way. Judges have been has more than any other state. At the end of 1923 is expected to equal that of the previous year. Of improved and unimproved roads the United States today has more than any other states. At the earth at the quator, Indiana party, but when they ask t' borrow feel that way. Didden that of the previous year. Of improved and unimproved roads that of the previous year. Of improved and unimproved roads the United States today has more than any others.

"The Norfolk Press explains that they are called "doughboys" because they have received so much dough for the received and unimproved roads. So great in extent that its total miles the control of the earth at the quator, Indiana party, but when they ask t' borrow one's bootlegger things are goin the state that of the previous year. Of improved roads the United States today has more than a state of the previous year. Of improved roads the United States today has more than a state of the previous year. Of improved roads the United States today has more than a previous ye You say the church cannot compel attendance. Well, brother you don't have to turn back many pages of history to the time when they could. The Harvard Courier insists that it history to the time when they could.

From the Washington Star.

The Chadron Journal explains the tentatively agreed on reductions of In its total road mileage, improved And, maybe, in our direct need— When the preachers start to entering the schools to teach religion, may the doors be blocked by red-blooded American ready to die keeping them out. Listen, Baggstrom, You can unbelievable number of think and say what you please. So can every one else. What is tif? Freedom of speech and of press. If the church (I don't care what one) were in power, could we waste featured and unbelievable number of the saying that the anguished through the anguished through the anguished through the anguished through the saying that the anguished through the anguished through the anguished through the saying that the anguished through the saying that the anguished through the anguished through the saying that the so-called indirect and nuisance taxes, totaling \$103.254.

In ifs total road mileage, improved, the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved, Texas naturally leads the union. There are 167.685 and unimproved that the leads the union. There are 167.685 and 000,000 more than the reduction now proposed by the house committee in

come tax schedule. These nuisance taxes are mostly on luxuries, though some are on what faced roads some states really dehave become necessities. In round serve higher rank than their totals numbers the reductions are estimated of surfaced roads give them. Inha Bee: I ask your indulgence for a few remarks about the enforcement of the female labor law.

Nowhere in all the world has womanhood been so exalted and reverenced as in the United States. Our country has won for itself abroad the proud title of the "paradise of women."

It needs but a cursory examination of existing conditions to realize that we have begun to drift away from our old moral ideals. Whether this

luxury taxes, for these means of com-munication are rated now as es

-Editorials from Other Newspapersaddition to the steady increase in admission rates for some years a tax

men, women and babies, "all Normand missions. There is no warrant whatof The Omaha Bee: Mr. Baggstrom of Wausa gives us a hypothetical law for religious instruction in the public schools. In the name of all that the constitution stands for, may little heat.

There is no warrant what fans." On the bench the representative of justice, and in the witness tempt to mulct the public by retaining stand one of the movie goddesses any part of the 19 per cent tax by that the constitution stands for, may little heat.

history to the time when they could. It's not pleasant reading there. Is it? Don't go back to it. Read your own plan over again. Wouldn't you sure have a balled up mess?

Lack of religious instruction is not the cause of moral delinquency. We have enough religious instruction. It is sold a slogan. How would "Hike Along" with several to spend big back to it. Read your own government to spend it for gunpow have a salutary effect on those in have a salutary effect on th have a balled up mess?

Lack of religious instruction is not the cause of moral delinquency. We have enough religious instruction. If the churches would keep out of the churches would keep out of the public's husiness there would be less

The Hartington Herald says the it think of itself anyway? If it thinks at all, it ought to understand that its attitude toward this kind of thing makes possible in other cases the escape of those who outrage public decape of those who outrage of improved roads than Kender of the public's husiness there would be less at all, it ought to understand that its at all, it ought to understan

> California, a state which ranks secosed by the house committee in ond in area and eighth in population. Until life's devotion ends, item of nusance taxes alone. Oklahoma's mileage of surfaced roads. The time till our arrival where

Regarded from the standpoint of Through others "that excel in the ratio between surfaced and unsuron cannot be disputed, for more than

When in Omaha **Hotel Conant**

Abe Martin



Nuisance Taxes.

From the Washington Star.

Announcement is made that the nouse ways and means committee has no nouse way we have a nouse way was not need to mileage of improved roads than Kentucky, Minnesota, North Carolina, Pennsylvania and Washington, not to mention Texas and California. New nouse ways and means committee has no nouse way we have a new fall with the new nouse ways and means committee has no nouse way we have no nouse way we have no nouse way we have no nouse ways and means committee has no nouse way we have no nouse ways and means committee has no nouse way we have no nouse way we have no nouse ways and means committee has no nouse nouse

There are 167.685 There's one steps softly in and says:

How sweet it is to know the while

strength"-His Angels we call "friends!" -Alta Wrenwick Brown

NET AVERAGE PAID CIRCULATION for December, 1923, of

THE OMAHA BEE Daily75,107 Sunday80,795

Does not include returns, left-overs, samples or papers spoiled in printing and includer no special sales or free circulation of any kind.

V. A. BRIDGE, Cir. Mgr. Subscribed and sworn to before me Subscribed and January, 1924, this 7th day of January, 1924. W. H. QUIVEY,



"These Insurance Policies Are My Estate"

BUSINESS MAN was talking to a trust company officer on the problem of protecting his family's future.

"What will your estate consist of?" asked the trust officer.

"Mostly life insurance," was the reply, "but I want that protected, if . possible, like an estate consisting of any other property."

A way was pointed out to him. Under the plan adopted the trust company will receive the insurance when it is paid. It will invest the money in sound securities, yielding the best income consistent with

safety. The income from the investments will be paid to the family regularly. By a wise provision in the agreement, should there be a pressing need for extra payments, such as might be occasioned by serious illness, the trust company is allowed to pay additional sums up to a certain specified amount

> First Trust Co. Peters Trust Co.

This is a wise plan for most men of family. It can be carried out with the policies you already have and, as you increase your insurance. the new policies can be added to the fund. You may pay the premiums yourself or may deposit securities with the trust company, the income to be used to pay the premiums. This plan affords you the opportunity of making a protective yet flexible plan for your family's future. Under certain circumstances you may also obtain important income and estate tax advantages.

Ask a Trust Company for the booklets: "Your Wife and Your



Insurance" and "Safeguarding Your Family's Future." Ask one of its officers for further information on life insurance trusts. Or, if more convenient, address your inquiry to the New York Office of the Trust Company Division of the American Bankers As-

U. S. Trust Co. Omaha Trust Co

Members American Bankers Association

A CONTRACTOR OF THE CONTRACTOR