THE OMAHA BEE

MORNING-EVENING-SUNDAY

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WORK OF FEDERAL RESERVE BANK.

According to D. R. Crissinger, governor of the Federal Reserve board, the federal reserve banking system is making good. The year 1923 afforded the best and practically the first real test of its capacity for service undisturbed by war conditions, and on the whole the experience justified the bank. At the close of the year a situation was found that could not have been sustained without the service of the Federal Reserve system. Aggregate loans made by member banks throughout the country totaled \$12,-000,000,000, while demand deposits amounted to only \$11,000,000,000. The billion dollar difference was carried by the reserve.

Governor Crissinger makes plain that the reserve banks do not control credit, but merely reflect it. He says, very patly:

"No statistical mechanism alone, however carefully contrived, can furnish an adequate guide to credit administration. Credit is an intensely human institution, and as such it reflects the moods and impulses of the community-its hopes, its fears, its expectations. The business and credit situation at any particular time is weighted and charged with these invisible factors. They are elusive and can not be fitted into any mechanical formula, but the fact that they are refractory to the methods of the statistical laboratory makes them neither nonexistent nor nonimportant. They are factors which must always patiently and skillfully be evaluated as best they may and dealt with in any banking administration that is animated by a desire to secure to the community the results of an efficient credit system.

Governor Crissinger finds that a disturbing factor in the general problem is the interruption of the normal flow of gold, a result of the embargo placed on gold in many foreign countries. Fourtenths of the world's stock of monetary gold is now held in the United States. In general terms, threefourths of this is held by federal reserve or member banks. This, of course, places our currency on a sound basis, but "the movement of gold to this country does not reflect the relative position of the money markets, nor does the movement give rise to corrective influences, working through exchanges, money rates and price levels, which tend to reverse the flow." This condition will prevail until the business of the world is on a more even keel.

What the Federal Reserve banking system has done, is to provide a certain method by which credit facilities can be kept on a level with credit needs. Increasing or diminishing demands are met by expansion or contraction. The reserve discount rate is generally below the customer discount rate. A rise in the reserve bank rate does not produce immediate effects on the customer rate. As to the possibility of a central bank, Mr. Crissinger is noncommittal. He touches on discussions and reasons, and outlines the fundamental changes that will have to be made in our business system before such a bank is possible. He does not suggest any further legislation as needed to assist the banks. More time will be required, greater experience desired, before exact conclusions can be drawn as to the benefits or advantages of existing methods. It is enough for the present that the reserve banks are doing what they were designed to do. They afford a sure and easy way of turning book money into pocket money through the issuance of asset currency and its retirement when occasion offers.

MACDONALD WINS A VICTORY.

Ramsay Macdonald's most decisive victory so far was won when the House of Commons voted to sustain the veto of the Singapore naval base proposal. It had been argued by supporters of the plan that the great armament at the Straits was necessary to protect British trade routes and the outlying dominions. To this it was replied that the action proposed, while within the letter, was contrary to the spirit of the Washington agreement,

Premier Jan Smuts of the South African Union supports Macdonald, but Premier Massey of New Zealand expresses much regret that the naval base at Singapore has been abandoned. Premier Bruce of Australia wrote:

"Our strength relative to the other great powers has been the basis of the influence for peace which we have wielded in the councils of nations and through the league of nations that strength has depended mainly on the British navy, its power and mobility. We are convinced a base in the Pacific is imperative for that mobility. The existence and prestige of the empire will be imperiled without it. We believe such a result would be a menace to the peace of the world and a fatal blow to the league

Australia and New Zealand are naturally the most concerned in the presence of a great naval force, hovering between them and possible attack. On his return from the council of the empire, in 1919, Premier Hughes of Australia confidently said, "We will lie safe behind the wall of England's navy." This was in added emphasis the "White Australia" principle, which is especially aimed at Japan. And it is from Japan that Massey and Bruce apprehend

What the world will see in the action of Parliament is the strict adherence of Premier Macdonald to his definite policy as regards world peace. He believes that war can better be averted by cultivating a good understanding with nations than through menacing the world by over-powering armaments. During the world war, when England was straining every resource, the Australians voted against conscription, and so virtually served notice on the mother country that it must go it alone in its defense of the empire. Now, the notice is the other way. If the Australians adopt a policy that is likely to get them into trouble it is only fair that they be asked to defend themselves.

Macdonald has not only demonstrated his adherence to his principles, but he has relieved British taxpayers of a charge they can not lightly assume at this time. British trade routes are in no danger, un-

less it be through peaceful competition, and no naval base anywhere can stave off that. Outside of London, their greatest stronghold for years has been in New York harbor and at Washington, and even that will in time succumb.

FARCE OF FUSION.

W. J. Taylor of Merna writes a long letter explaining why he was impelled to drop his suit to preserve the integrity of the third party in Nebraska against the unhallowed hands of the democrats. is in thee be darkness, how great Chiefly, it was because there was not time enough to push the suit through the courts. In principle, Mr. Taylor abates nothing of his views.

He is right. President Harding gave the country a notable defense of responsible party government, not a great while before his death. His views were endorsed by thinking men at the time. They have had the endorsement of thinkers from the beginning. Partisanship becomes a term of reproach only when it takes on the form of unfairness, of prejudice, or, as sometimes happens, dishonesty. To be a party man is to accept and follow well defined principles, concerning which there is no room for honest difference of opinion.

A party can succeed only through a declaration of principles to which a sufficient number of voters give assent to enable the leaders to put their program into effect. Only by maintaining its principles can a party expect to preserve its existence. When it merges with another, even temporarily, it forfeits the respect and confidence of such of its adherents as honestly believe in its fundamentals.

Under the Nemraska law a candidate seeking a place on a party ticket is required to give assent to the principles of that party as set out in its platforms. How, then, can a candidate honestly accept a nomination on two party tickets, where the platforms of the parties are opposed on their major declarations? It is the old situation of two masters, "for he will love the one and hate the other."

A democrat running as a farmer-labor candidate is not strange in Nebraska, where the democrats have beeen accustomed to swallowing up the third party through the device of a fusion. But, how do the farmer-laborites ever expect to get anywhere through making loud proclamations of undying opposition to the old parties, and then accepting the candidates of either? The farce of fusion was never more obvious than it is now.

LOOKS LIKE AN ASPARAGUS BED.

Who have the democrats got to run? This question was asked by a man who could think of McAdoo only, and did not like the prospect. It set about a little research, with the result that exactly 26 candidates were discovered with lightning rods extended. According to states, these are:

"Alabama, Senator Oscar W. Underwood; Arkanas, Senator Joseph T. Robinson; California, William G. McAdoo; Colorado, Governor William E. Sweet; Connecticut, Homer S. Cummings, former chairman of the democratic national committee: Florida, Wililam J. Bryan; Illinois, Mayor William E. Dever of 'hicago; Indiana, Senator Samuel M. Ralston and former Vice President Thomas R. Marshall; Iowa, E. T. Meredith, former secretary of agriculture; Kansas, Governor Jonathan M. Davis; Louisiana, Governor John M. Marker; Missouri, Senator James A. Reed; Montana, Senators Thomas J. Walsh and B. K. Wheeler; Nebraska, Governor Charles W. Bryan; New Jersey, Governor George S. Silzer; New York, Governor Alfred E. Smith, Senator Royal S. Copeland and William R. Hearst; North Carolina. Josephus Daniels, former secretary of the navy: Ohio, James M. Cox, former governor and democratic nominee for president in 1920; Tennessee, Cordell Hull, chairman of the democratic national committee; Texas, Governor Pat M. Neff; Virginia, Senator Carter Glass; West Virginia, John W. Davis, former ambassador to Great Britain."

While Underwood and McAdoo are the leaders at present, and will probably go into the convention each with a comfortable nucleus of votes, the likelihood of a nomination on an early ballot is very remote. Chief among the dark horses are Senator Royal D. Copeland of New York, Carter Glass of Virginia, and John W. Davis of West Virginia. In such an aggregation of talent, the dear old party of the donkey is likely to go amuck and pick some one who has not as yet been mentioned.

At any rate, the hotels in New York will have plenty of "headquarters" for the early days of the gathering of the clans of democracy.

Election Commissioner McHugh says he has 75,000 voters on his list at present. We trust they will all turn out on election day and give us a real test of public approval on the candidates.

Iowa is another state that is moving to adopt the budget system. Nebraska was a pioneer in this, but all will come to it in time, for business is business, even in running a state's affairs.

Pleasant prospect for the motorist, if the promise of an oil man is any good. He says the first few sunshiny days will see gas boosted at least 3 cents in price.

France may have cut down its liquor consumption one-half without resorting to prohibition, but what do the French know about bootlegging?

Now, if the senate would only treat a few of its undesirables in the same way, much might be for-

Nebraska democrats may be credited with good judgment in one particular. They decided to hold their state convention here.

If that 391 tons of coal is not found somewhere, it is going to be very embarrassing for Mr. Bossie.

Ramsay Macdonald's labor party is furnishing its head with plenty of occupation in the way of strikes.

Old King Winter is evidently not going to carry over any surplus stock of snow.

Can a republic stand in Greece without slipping?

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

THE TRAFFIC COP.

Each morning as I hasten down The crowded street of yonder town, Upon the pivot corner stands A man in blue with outstretched hands; Nor ask he of the aims of those Who would not scorn a beggar's pose. Nor leave their straight, commercial path To save a pauper's aftermath.

But he is signaling; there go The autos swiftly to and fro, And grownups mark his steady arm And wayward wend without alarm; While little children think how they Would love to share his kind of play, And shuffle 'round upon their feet Upon the center of the street.

Without concernment in his eye He views the caravan go by: He's kind of heart and strong of limb And day is never new to him. I've watched him standing at his post, I've wondered who he envies most And through the casement of my shop I sulogize the Traffic Cop.

-Robert Worthington Davie.

Letters From Our Readers

is that darkness."

on logic. One of the outstanding features of the book was on truth, to prove what truth was he used many illustrations and figures, then to fin-ish the point he cites things that are One striking example on that line he gave this one: truth is not the truth," and his ex-planation of it included this statesuch a way as to leave a wrong impression is the most pernicious kind

out over the state from his headquarters, quote him as saying, "The Man who has a taxable income of \$3,000 (over and above his legal exemptions) will get his tax reduced by \$5." So press says, "How many of you who read this are in that class." Well, now, Hi, if they are below that they pay none whatever, so why kick? If the head of a family with two dependents does not begin to pay until \$4,000 net income is reached, then he would pay under the present law \$28, and under the new law \$15.75.

Under the present law a single per-\$120, the new law \$67.50, the head of a family with two dependents \$28, under the new law \$15.75. Then ne goes on to show how much reduction is given on incomes of various amounts in the scale up to \$5,000,000, saying they get reduction of \$1,350,000. Yes, but he is very careful not to tell you that fellow was (or is) paying in income and surtax \$3.583,190. leaving him the little pittance of but \$2,232,090, to pay, "how many of you are in that class, how could you give man a reduction like that on his Yet the point is he (the big fellow) is not only paying as much per dollar but 25 times as much on each dollar, for \$3,583,190 is over 65 per cent and \$28 on \$4,000 is not 1 per

This is done for one purpose, to get direction himself. It must be done by legislative enactment and that Hi Johnson knows right well. Then the most pertinent question they could ask him would be, "Why do you not stay on the job you have instead of taking the public's time to run over the country trying for a bigger one." It would show more worth to his it would show more worth to his claims and promises. No I am a In over 20 years that he has served us in congress what has he accom-

Consider the Norris Amendment. amendment but theirs is not the voice of the people, for it is an indisputable truth that 1.000 children are going to destruction from lack of work to one from over work. Any person or cor-poration that will abuse or over work children should be severely punished

Abe Martin



Who remembers the old stoved up livery horse that used t' hop or three legs th' first few miles? Nothin' succeeds without a boss, an' say what we please, th' grouchier he is th' better it seems t' succeed.

from the New York Times.

y the people, from having anything

lection is repudiated in the sense

as lame ducks and as being repudi-

ated by the people and as not worthy to sit in congress? Has he forgotten

that he was once overwhelmingly de-feated for county attorney? Did

There is another amendment advo-

from the republican policies.

aim go home and rest up.

At the same time we will confer a

A County Republican Chairman,

and pains in general.

er and more effective than Aspirin

tablets and are superior in every

way to cold and headache remedies

NET AVERAGE

PAID CIRCULATION

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THE OMAHA BEE

Sunday80,282

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

V. A. BRIDGE, Cir. Mgr.

Subscribed and sworn to before me this 4th day of March, 1924. W. H. QUIVEY, (Seal) Notary Public

habit-forming drug Acetanilide.

ED WILLIAMS.

ed this idea.

as criminals and we need no constitu-

Omaha Bee: Poor Hiram has come and gone and we are none the wiser January.

season in reference to the "Mellon Tax Law, the trouble with Mellon's plan is that it is drafted to help the very rich."—Then again, "Under this Mellon Law the laboring men, the tenant farmers, the small farmers and small operators get no tax reduction whatever." That is true, because they pay none of that income tax whatever. How could Mellon reduce theirs, that pay none. Why didn't Hi Johnson and his paid agents tell the whole truth, you know why.

Then the circulars sent broadcast No poor man is in that class, for \$4,000 over cost of production and legitimate expenses is not very poor

votes, and that by the man, that is so insistent his clamor for the Square Deal," for the dear farmer and the poor laboring man. Does he call that a "Square Deal?" Then, lest all that a "Square Deal?" Then, lest restricted to one term as our con be unfair. I will return to the tax stitutional tinkers advocate? Our reduction theme, again and say there is proposed in the new bill to make a further reduction on all incomes. over and above that made for the idle rich who do nothing to earn their incomes. Hi did not mention that. Why? Because it would not have helped his side any so he just forgot it, of course. Hi is very hi in his zeal to get to be president, so he ver and above that made for the idle his zeal to get to be president, so he an help the farmers get their rights. If that be true, then why does he not stay on the job they are helping to pay his salary for. For there is very little the president can do in that drawing close to the primary, I wish direction himself. It must be done to ask you for a little of your space.

Oxford, Neb -To the Editor of The Omaha Bee: We often read that the people will hold the republican party responsible for this donothing congress. Theoretically the republicans he is tired, so why send him back, let have a majority, but it should be apparent to every fair-minded person great favor on Mr. Norris.

that they are a helpless minority We need public officials that will against the democrats and their allies. Never since Washington's time have competent and so cravenly subservient to the dictates of any body of voters, others, who are well organized to lobby for Now. voters have no one to blame but themselves for electing professed repubselves for electing professed republicans who vote with the democrats and who never lose an opportunity to embarrass the organization or black-normal state and so that the country embarrass the organization or black-guard the administration. When congress is not busy entertaining itself now business is at a standstill, no with scandal mongers it is employed one has any confidence to go ahead in amending our constitution. Not one of the proposed amendments will Not and do. lower taxes a cent; not one will bring any relief to the farmers or lower the cost of living. The people have never demanded or asked for a single one of the proposed changes. It is true that there are a few groups of propagan-dists that are demanding a child labor



A Business Romance

Less than a quarter of a was established on the theory Points Hiram Omitted.

York, Neb.—To the Editor of The tional amendment to do it. One that there were profits in co-operament would inaugurate the tion at fair prices and only losses in president and assemble congress in cheapening prices by sacrifice of cap-january. ital. The idea was so out of sympathy or richer for it. The light he shed was darkness, "And if the light that changing to April as hundreds take a market" to sell the common stock cold and many loose their lives from exposure at the fourth of March exposure at the fourth of March exposure at the fourth of March exposure than has been worth more is that darkness."

I read over 40 years ago a book the coldest month in the year. Senator ping losses by combination was Norris fathers this resolution and thought such an outrage that the govgives two reasons why the country ernment sued the "conspiracy in re

should be put to the great expense and inconvenience to change our time honored custom. First it would be a great blessing if congress could meet soon after election. If this congress is a sample it is doubtful if the people would have grieved much if it had never met till Jim Reed is elected president. Our forefathers seriously debated that congress should meet awary two years but of course they steel corporation wages absorbed less every two years, but of course they Steel corporation wages absorbed less were not progressive and could not than a third of its costs of production. Now turn to Hi Johnson's statements in his keynote at Cleveland and his first trip to Nebraska this season in reference to the "Mellon" why not meet in December, why ranks of capitalist proprietors.

waste so much time? Why did it not occure to our wise Why did it not occure to our wise

Why did it not occure to our wise
men to change election to February
so farmers could go to the pools after
the corn was all husked and spring
work in the future and they would
water now has a balance sheet of
\$2,420,882,000. One item on the asset
side is \$346,226,742 of cash and investments, and the surplus, after deprements, and the surplus, after deprements and dividends is a balance sheet of
solution. have no excuse for not turning out ciation and dividends, is a half billion. to vote just before inauguration. Any Its bonded debt has been reduced, and man chosen from the busy walks of its productive capacity—its rea life, and there should be more of such wealth and value to the industry chosen, has none too much time under has been increased. Its gross income the present regime to qualify for the each year now equals its original capduties of congress or as president. Italization, and its net profits have increased fourfold. The book value of the common stock has the uncomis that it will prevent congressmen of the common stock has the un who are not re-elected who he styles mon figure of \$275 against it. as lame ducks and as being repudiated prices have stabilized the market for steel, and it has allowed competitors their share of the going business, al-though none could live in cut-throat further to do with legislation. This country got along quite well before competition with it. Its reports are the fullest ever published, and have never been accused of concealing esne constitutional tinkers ever hatch-Not one man in 20 who fails of resential facts.

Morals are dull affairs, but there is Norris implies. Shallenberger has several times gone down to defeat but a moral here worth mention. The Steel corporation is one of the large never was repudiated by the people. The same can be said of Andrews undertakings run by private manageand who would contend either of these statesmen would endanger the government by legislating after their little muddle and squander character istic of public business or of corporations. the muddle and squander charactertions run with a stock market squint. essors were elected and before the Fourth of March? Why should Yet politicians thrive on abuse Norris gloat over democratic success corporations, and would smash them in the last election? Why slur his all to punish the comparatively few which deserve it. defeated brethren, stigmatizing them

LISTENING IN

On the Nebraska Press.

feated for county attorney? Did Furnas county repudiate him in that Three Nebraska editors are candielection? Certainly not, it simply went wild over the other fellow. Once dates for senatorial honors. Emerson Purcell of the Broken Bow Chief is a democrat. A. B. Wood of the Gering a change of a few votes would have defeated Norris for congress, and Courier and Jack Kroh of the Ogallawhile he was not quite a lame duck la News are republicans. imp but raised no howl about lame

J. B. O'Furey of the Hartington ducks serving in the next short session.

News wants to be a delegate from
the Third district to the democratic national convention.

cated to limit the president to one term. If it is bad for a president to Hank Leggett of the Ord Quiz in sts that children had fewer colds in have two terms, why not worse for a he old days when mothers used plensenator to get the idea into his cranium that he is entitled to a life y of onion syrup and greased chests with goose green ery night. lease? What would have happened to our country if Lincoln had been Editor Grosvenor of the Aurora Sun

harges winter with lingering in the ap of spring, but he doesn't know constitution is a wonderful document what to do about it. He might have a law passed against it. in simplicity and efficiency and com-"At one time people went to the

Grand Island, Neb .- To the Editor of The Omaha Bee: As the time is honey is on the seat right up by the "The disappearance of starched un-

is talking about. "All bables smell like sour milk." asserts Adam Breede, the bachelor editor of the Hastings Tribune. Being a bachelor it may be a case of sour grapes with Adam. olished? Nothing. He has been of late

years a disturber, has got clearly Ole Buck of the Harvard Courie admits that no man ever got any-where with him by calling him He is not the man Nebraska wants in the senate. We have other men capable and willing to do the work brother.

"Never buy an all-day sucker in the afternoon," advises Ben Sallows of the Alliance Herald.

"Some men probably feel impelled to run for office for the same reason that some dogs feel called upon to chase an automobile," says Allan D. onstruct and not tear down the party rinciples, we want a man that is a May of the Auburn Herald. epublican and will shun such men as Brookhart, La Follette, Johnson and The Scottsbluff Republican says the

branches of government are now "Ex-Now, I would like to see the repubecutive, Judicative and Investigative." lican voters join hands at the primaries and vote for men that we The McCook Gazette wants the city to adopt the city manager plan before it goes into the municipal lighting business.

Take Nothing for Granted

ent ads that people buy his car be ause they "take it for granted," and plies that you, too, should take is car for granted and buy without urther ado. Our suggestion to automobile buy-

ers is not to take anything for granted. Shop around and find out what you can get for your money before you spend it.

ot using the safest and most effec- Pon't take for granted that Chandtive remedy that science has given ler is a real high priced car because you for the relief of colds, grippe, of its supremacy in performance, headache, neuralgia, rheumatism

Most everyone, even our competi-Nebrin tablets are positively safors, considers Chandler one of the very best cars built at any price, but people realize that Chandler losed cars now cost even less than containing the heart depressing, Bulck, Nash, Studebaker or Reo, and only slightly more than the 4-cyl.

> We ask you, in all seriousness: Where can you buy a closed car to compare with Chandler without payrg at least \$1,000 more than the Chandler price!

door Sedan, \$1,875; 5- pass. Coupe. \$1.745, f. o. b. factory.

All Chandler cars are equipped with Traffic Transmission and Pike's Peak notors, both of which are built and ontroled exclusively by Chandler and annot be obtained in any other car. When you tay a car from us you are nsured the utmost in value.

Ralph W. Jones, Inc. 2423. Farnam.

SUNNY SIDE UP Jake Comfort, nor forget That Sunrise never failed us yet "

THE MEASURE OF A MAN.

It isn't the man with the elegant front Who aiways stands up when he's needed, He often caves in when given the brunt

Where an humbler man has succeeded, It isn't the man who swears he is right Who always makes good his pretensions: And the fellow who loves to boast of his might

Quite often mistakes his dimensions. It isn't the man who prates of reform Who always deals square with his neighbor, He often caves in when the hattle grows warm

And talking won't make up for labor.

It is easy to preach, to scold and advise, The faults of all others bewailing:

And a man don't prove he's a giant in size By other men's motives assailing. We love the honest-to-goodness square man

Who lives like a friend and a brother;

Who's earnestly striving the best that he can, His hand reaching out to some other.

Who seeks by example instead of by law To make the world better by living; Who works with his hand and his brain, not with jaw,

Some good ev'ry day to be giving. At North Bend we were informed that the Union Pacific had promised that little city a new depot this spring, where-upon we gave three rousing cheers. Thirty or more years ago we chided the North Bend fire department for saving the old

depot from destruction. Later it was demolished and the present structure, now wholly inadequate, was erected. Then it was that we helped plant the little saplings in Railroad park now stately trees, that are a constant reminder to us that tempus keeps fugiting faster and faster every day. By the way it was at North Bend that we met the First Lady of the Land, and after thirty years she still retains that position by unanimous vote of the man most interested.

Modern Education.

Teacher: "Name the four cardinal points of the compass." Bright Pupil: "Rear right, rear left, right front and left

"Some politicians are like that ol' dun mule o' mine," asserted Uncle Jim Cawntossel. "That mule kin shirk in th' collar all day, but th' minute I take th' harness of f'r t' let 'im roll, the durned critter backs right ag'in th' barn th' begins ter let fly with both feet. Never pulls a pound, but kicks hellout'n ever'thing in sight."

Nebraska Limericak. There was a fair maid in Odessa Who fell in love with a professa.

But so shy was the Prof.

That he stood away off And didn't quite dare to addressa.

When the frost goes out of the ground a lot of desire to make garden goes out of the hearts of most men.

There must have been something wrong about the report that the Grand Island brewery had been closed because it was making real beer. We were in Grand Island three or four days last month, and Gus Buechler never gave us a hint about any such operations.

Speaking about "Men Who are Making Omaha," we meet them every day while we are crossing the state in leisurely fashion. They carry sample cases and order books, and when not selling Omaha goods they are selling Omaha.

Spring is surely here, even if we have not yet seen a fishworm. For three mornings in succession we have begun the day without feeling that there was something that we Ought to Pass a Law About.

Crooks are not elected to office because a majority of the people are crooks. They are elected because honest citizens are more careless about the franchise than the crooks are. WILL M. MAUPIN.

CENTER SHOTS.

Noting that an automobile publication asserts that honey in the radiator will keen it from freezing Foli. tor Smith of the Dunbar Review chartles that the best place for one's foncy is on the seat right up by the

Historians say a great emergency brings forward the man to meet it dershirts was coincident with the appearance of petting parties," asserts
Fred Howard of the Clay Center Sun, with a fine air of knowing what he ington Star.

It is better to put your whole soul into what you are doing than to put your foot in it.—Illinois State Journal. Maw says the bonds of matrimony seem to be only short-term notes nowadays. - Petersburg Progres

Index. Costa Rica is getting the permanent wave, with 420 earthquakes in a few weeks,-Portland Oregonian.

. If nobody is using America's moral support, we have a little job for it here at home.-Duluth Herald.

Hotel Conant

Absolutely Pure mayonnaise and French

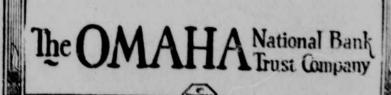


One Jump Ahead!

The way to succeed, in these days, is to keep ahead of competition.

A good Bank Connection gives you at least one jump advantage. The wide business contact, the credit information, the outside "point of view," are valuable aids to a growing business-big or little.

Our officers will be glad to discuss with you how to fit OUR facilities to YOUR needs.



USE BEE WANT ADS-THEY BRING RESULTS