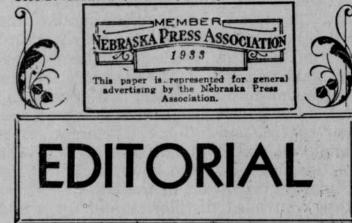


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#### STATE REGULATION AT ITS BEST

In an article in the Public Utilities Fortnightly, William A. Prendrgast, former chairman of the public sedvice commission of New York, points out that the state commissions are at the crossroads. On the one hand they are subjected to political prssure of an unsually strong nature, due to the uncertainty of the time, and on the other they are confronted by Federal incursions into fields which formerly were exclusively in the province of the state.

Mr. Prendergast makes two suggestions which he believes must be adopted if the utility commissions are to survive and if regulation is to be honest, effectve and in the public interest. The first is that the commission should be agencies independent of political interference from any quarter, whether it be governors, municipal governments or civic organizations, and, secondly, that they should establish a definit system of determining a rate base and adhere to it. The second suggestion is a matter for economists and engineers to thrash out. The first, which is much more vital, is, in one sense, up to the public. If political pressure of one kind or another has sometimes harmed and disrupted state regulation, it is because the public has permitted it to do so. High officals, particularly in state government, have attempted to make the commission do certain things — such as to reduce rates irrespective of legal or economic justification. They have sought to make the commissions an ally in their efforts to manufacture votes and curry public favor. In brief, they have attempted—and, according to Mr. Prendergast, not without success in some instances-to "politcize" state regulation of public service institutions. The commissions, like the courts, must exist above and local considerations, above the machinery of political manipulation, or they must eventually cease to exist at all. This is a public matter indeed - and a wise and awakened public has it in its power to cure a condition which may rapidly become unendurable.

opportunity won't be present much longer.

# SILVER IN THE LIMELIGHT

Silver is going to be very much in headlines when Congress meets the again.

It's going to be there for a number of reasons - because world trade is still lagging and many authorities believe that higher silver prices must be achieved before it can pick up; because talk of inflation has caused still other authorities to remark that some plan for silver monetization might be a cure for currency ills; because the nation loss millions in purchasing power, taxes, etc.

The silver problem hasn't yet received the official attention it deservesthere's been a great deal of talk, with a minimum of action. And that attention should be forthcoming as soon as possible.

# **RAILROADS ON THE UP-GRADE**

The news that the Class 1 rialroads. of the country had better financial experience during the first three quarters of 1933 than in the same period last year will be received with pleasure by an interested public. As matter of fact, their earnings were close to being 100 per cent improved. However, there's nothing to wave flags about as yet- this year the income was 1.2 per cent on their investment, as comparer with .92 last year.

Small as their profits have been, the 1933 experience produces one very important fact: The railroads are still our basic transportation medium, and they will remain so for a long time to come. They are still carrying the great bulk of heavy and long haul freight. They are the only common carrier which completely covers the country with its facilities, and the only one which really pays its own way, without benefits from the taxpayers. It is apparent that the railroads can't kep on forever without making a reasonable return on their investment. That return was specified at 5 per cent in the Transportation Act-and, in spite of unremitting efforts to achieve further efficiency and advance economy of operation, they have not been able to earn it in a single year since the war. It's good to know that their position has improved-but the statistics speak for themselves as to how much more must be done before they share in the prosperity they do so much to create.

existing demands. No business can expand with profitless balance sheets.

It's a moot point as to how great an influence taxation was in prolonging and deepening depression. But it was, to say the least, considerable. When the national income touched the lowest point in decades, the cost of government loomed like Everest out of the plains of Tibet.

To regain governmental economy, it is not necessary to curtail or damage necessary governmental functions-it simply means that the waste, inefficiency and duplication of effort that is actually harmful to legitimate govern--as in the post office dpartment, which is breaking even for the first time in many years. But the work has barely begun.

Reasonable taxation is the friend of recovery, of employment and higher wage scales, and individual and corporate prosperity. That must not be forgotten.

#### SPECTRES ON PARADE

One reason why there is less appreciation than there should be of the horror of our annual automobile death toll is that the accidents happen far apart geographically, and at intervals throughout the entire years so that the total of a single day in a single locality does not mental work, must be eliminated. In some cases a start has been made, and the taxpayerr have been saved millions particularly disturb us. Again, few motorists, comparatively speaking, see an accident in which someone is killed or seriously injured.

war of her existence, not a militant war as was th war of the colonies; War of the Rebellion, Spanish-American, or the World's War, but a war it is just the same fraught with more grave conse quences and National danger than any of the others. No man can see behind the veil which separates us from the future and as that is true, no one can prophyes; or conjure up in his mind the thing which confronts us as a nation, if th struggle which is now being carried on to save this country thru the medium of the NRA. fails. The President is so inten on putting over his recovery program that, all sectional, racial and partisa lines are being ignored.

cation are being called in for conferences stored village of Old Salem Illinois and consulations. Only the one thing where Abraham Lincoln at one time matters. As it was the cry of the immor- lived was dedicated on Thursday tal Lincoln in the days of the rebellion, November 1 at New Salem State "The union must be saved at any price," so it is today with our President.

Representatives from every race courted Ann Rutledge his first love. and nation are being consulted that the The ceremonies were in charge of (President) may be informed as to the Robert Kingery acting director of needs and desires of each component the State depatment of public works part of this great melting pot. Negroes have not only been cnsulted, but have been appointed to places of trust, that coln's young manhood is due to the they may advise the administration as to fact that William Randlph Hearst the things by which the members of our has been a great admirer of the group may work out their temporal Emancipator. In 1908 Mr. Hearst salvation. As these are self evid- purchased the 68 acres covering the ent truths, why had the Negro no re-presentative on the platform at the and presentative on the platform at the aud- He presented the property to the itorium Tuesday night? It cannot be State of Illinois and in 1919 the legcharged to prejudice, nor can it be said islature passed a bill accepting the that Omaha boasts of no Negroes who gift and turning it into a State park. are competent to represent US on such Since then 13 of the original log an occasion. Why then was he not there? cabins and buildings of Old Salem Saturday, November 11, the greatest All search over several years. The in-American Day of modern times, there teriors have been equiped with furniwas more people in line with 50,000 ture and utensils some of which were spectators applauding and looking on, a originally in the village. The others day set aside to honor and commemorate are true to the period. the dead, who fell on French soil and others, who offere their lives as a loving sacrifice to Old Glory, the symbol of freedom to all who come with her gates. This day was set aside that the black boy, who fell fighting for his country should -Dr. Horace C. Scott has just been receive the same honor as the white boy. awarded a Fellowship by an Eastern As this is true, why was there not one philanthropic board to enable him to Negro organization there to do them pursue post-graduate work in Derhonor? Why was not there one bugler to cago under Dr. Samuel W. Becker blow the last taps over the body of their Associate Professor of Dermatology comrade? Why was there not one band Kuppenheicer Research Fund. Dr., to give the last note over the grave of Scott who recently was appointed a the unknown soldier? Where are all the Junior Clinical Assistant in Derexservice men in Omaha, who would not matology at Provident Hospital is a honor their dead comrades? Was it lack graduate of Howard University reof leadership, or what?

-	Court order of October 21, 1933 for further 10% 7,990.12
t )	20%\$15,980.24
t	HOLDREGE: PHELPS COUNTY BANK
The and	Prior payments made during receivership 10% \$25,207.67 Court order of October 14, 1933 for further 10%
3	20%\$50,415.34
-	UPLAND: UPLAND BANKING COMPANY
a ., y s	Prior payments made during receivership 45%
e 1	55%\$83,739.44
f t	Dedicate The Restored Lincoln Village' in Illinois
n, n	CHICAGO November 15-(CNS)- Headed by Governor Horner other

State officials and thousands of stu-Men from every race party and vo- dents and loves of Lincolnia the re-Park near Petersburg Menard County Illinois 187 miles from Chicago.. It was at New Salem that Lincoln

> and buildings who had directed the restoration.

The preservation of scenes of Lin-

have been restored following re-

#### **GOVERNMENT SPEEDS HOME** BUILDING

A recent announcement from Washington is that Prsidential pressure has been applied to expedite plans for reopening banks, liberalizing credit and to make possible the building of low-cost homes.

Here is the prelude to a revival of major dimensions in the construction industry. For three or four years there has been a virtual lack of residential building. Accompanying it has been an abnormally high rate of depreciation on existing homes, due to poor maintenance. And the result is that the nation is short many thousands of homes.

The person who waits a few months In this case, Jonesville is a mythical or a year before building and repairing, town, and its factory a mythical factory. is going to be confronted by a tremend-But that little drama has been repeated ous advance in costs. He's going to pay hundreds of times the past few years, in many dollars for what a few dollars will many sections of the country. Fire debuy now. That is true of every phase of partment appropriations have been cutbuilding- from the purchase of the land engines allowed to deteriorate without the house is to stand on, to the finishing being repaired, or cheap new engines inof its walls. It is true of even minor restead of those of standard make have been bought. And where cents were pairs and additions-new roofs and steps, repainting, modernizing and resaved, irreplacable dollars were destroypairing heating plants, renovizng eleced. history.

# THE FIRE AT JONESVILLE

The other day there was a fire at Jonesville. It started in the town's principal industry, a factory employing several hundred persons. It wasn't great industry, as industries go, but from the standpoint of Jonesville's hopes for prosperity and progress it was very important indeed.

At first the fire didn't seem especially dangerous. The local fire department was called and responded at once. But the blaze began making better progress. It found its way into a storeroom containing readily combustible materials and roared into walls and floors and stairways.

Even so, there was no great worry felt. It wasn't beyond control-if the fire department had the essential facilities in good working order. But that's where the tragedy came in. The engines were old and inefficient. There was less hose footage than there should have been, with some rotted to where it could not stand maximum water pressure.

The upshot was that Jonesville's factory was destroyed. It was covered by insurance, of course-but the best insurance policy ever written can pay for but a small part of the damage. Jobs were lost-and rates on other property had to be increased. And Jonesville entered into the deepest depression of its history.

It would be well for the public to put its imagination to work on this situation. Here's one way to do it. Suppose that you, and all the millions of other carowners, could be sated in a tremendous reviewing stand. Marching by slowly in front of you are the 35,000 shrouded spectres of persons who wre killed by automobiles last year. To each shrouded figure is clinging one or more bereaved relativ. The parade would take many hours to pass—a silent, marching line of lives that had been destroyed because some one was careless or reckless or incompetent.

The very unpleasantness of that illustration is what makes it valuable. The fact that only an infinitestimal proportion of the 35,000 victims are killed in your community doesn't make any difference. Nor does the fact that only a comparatively few deaths occur on a given day. Remember that each year sees hundreds of tragedies as horrible as those of the Titanic or th Arkon - and they are all unnecessary.

Think of that long, horrible parade. And then decide what kind of a driver you will strive to be in the future.

## THE PAST AND THE FUTURE

The test of a financial institution, as James Rodman, President of the American Thrift Insurance Company, wrote recently, is not the ability to meet its obligations in normal times-but to do so when times are abnormal and financial conditions are without precedent. That is the test the life insurance industry has met the past three years, with an amazingly small record of failures. During those three years-1930, 1931, and 1932 -the industry paid to the public the vast sum of \$6,000,000,000. The magnitude of this sum may be appreciated in the light of the fact that the total income of the farming industry in 1932 was less than \$5,000,000,000 — and close to 50,000,000 people are dependent on the farms for their livelihood.

When the history of the depression is finally written, the chapter that deals with life insurance will be one of the brightest. The stock market broke wide open and high grade bonds dropped to unbelievably low levels - yet almost every insuranc policy was met precisely as the contract stipulated. Banks failed, businesses went under, and thousands of persons had their savings swept away with the exception of their life insurance investment, which was unimpaired. It's impossible to detail in statistics the poverty and the want that life in-

## GENERAL JOHNSON, THE N. R. A. Hospital at Washington after the AND THE NEGRO By M. L. Harris

Last Tuesday night at the Auditor- Chicago. ium a great concourse of people assembled to receive from President Roose- Life Insurance Company of Chicago velts man "Friday" General Hugh John- being perhaps the youngest physison, who has been delegated to lead us cian to have been appointed to such out of the wilderness of doubt, despair a responsible position by Victory and disastor, first hand report of his Life. stewardship. From the reception he was Dr. Scott who is the son of Dr. accorded by those present, if there was Emmett J. Scott secretary of Howany doubts as to what the people thought and University has been associated at least in Omaha, it was displayed at for the past two years with Dr. Fred that meeting.

We are fully persuaded the "wailing and cian with offices at 83 E. 35th St. gnashing of teeth", of such men as Hearst, McCormich and Senator Dick-H. Payne at 3530 South Parkway. inson of Iowa, has not even disturbed or dented the confidence of the people in the VIRGINIA NEGROES CALLED TO President or his Recovery program. The American people will not forget when seven months ago, Mr. Roosevelt was inducted int office, Mr. Hearst and others NS)-Two newspaper men were of that ilk was dumb "as a shepp led among four Negroes summoned for to the slaughter"—nothing constructive the Federal district court which conto offer and no suggestions to make. As vened November 6. While the practhey had none to make then, the people tice of calling Negroes for Federal will have no confidence in what they jury duty is not new here in has fallhave to offer now.

There was a time the American Of those summoned two were of people could be hood-winked into lending the staff of the Journal and Guide\_ a listening ear to the voice of the de- P. B. Young editor and G. J. Flem, stroyers of confidenc in such men as ing one of his employees. Both were Roosevelt, Johnson and Wallace, but that designated for grand jury duty. Mr. time is past.

We are a reading thinking nation, will established Daily Citizen. not be stampede and herded as a drove

of cattle down the hillside of National ONE IN TEN JOBLESS SAYS destruction. As Moses did in the days of NATIONAL URBAN LEAGUE surance prevented during these years of old, they are going to "stand still and crisis-it is sufficient to say that, withwatch the salvation of the Lord" with out it, the country might very well have been swept by a panic without rival in takes until March 1935. gro.

#### Awarded Fellowship to **Pursue Post- Graduate** Work in Dermatology

CHICAGO November 15 - (CNS) matology at the University of Chiceiving the B. S. degree in 1925 and the M. D., degree in 1930., He served a year's internship at Freedman's

completion of which he began the practice of medicine and surgery in

Last week he was appointed a med-

C.. Cade prominent Southside physiand resides with his brother-in-law

SERVE ON JURY

NORFOLK Va. November 15-(C

en into disuse in recent vears.

Fleming however is now in New York City city editor of the recently

CHICAGO November 15-(CNS)-National Urban League reports that an undying faith and confidence in the of the unemployed that tramp the policies of President Roosevelt, if it city streets one in every ten is a Ne-