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AMERICA WILL BE HAPPIER

Dr. S. S. Huebner, the well known authority on life insurance, recently said that the annuity is likely to be the greatest single development in insurance, relatively speaking, during the next ten years.

It is an interesting fact that the depression focused the eyes of the public on the annuity. Before that it was barely known to this country, though it had long been the most popular form of insurance in other countries.

That is what the annuity does. It makes it possible for us to buy out of current income an income in the future. An overwhelming majority of men become destitute before seventy, and must be supported by relatives or charity.

If Dr. Huebner's forecast is correct, and the statistics for life insurance sales bear him out, America will be a happier, more secure country in the future—the welfare of the country is what makes the welfare of the nation.

PUT UP OR SHUT UP!

"Put up or shut up was the idea tactfully expressed by one utility getting hot under the collar by a spasm of local municipal ownership agitation," says the Electric Journal.

"To an yperson who can show us figures that will prove any municipal plant has paid for itself entirely out of earnings, without resorting to taxation, on rates as low as those in . . . we will pay in cash \$500."

"No one came forward." The point of this little story can be applied to a thousand municipal plants in Ohio boasting exceptionally low rates. It is perfectly possible to provide electric service absolutely free—if the public treasury pays the bill.

Unprejudiced experts have made many surveys of municipal and private electric rates—and practically everyone has come to the conclusion, backed by statistics, that when all costs, including taxation, are taken into account, the private utilities, on the average, give cheaper and better service than do public systems.

WHY?

Many responsible voices are questioning the Federal government's venture into the electric business through construction of great hydroelectric plants. One of the most interesting and practical objections to the program recently came from George J. Leahy, chairman of the National Job Saving and Investment Protection Bureau for the Coal Industry.

According to Mr. Leahy, six major hydro projects, for which appropriations have been made or are likely to be made in the future, involve an initial cost of about \$736,000,000 for an installed capacity of 5,528,400 kilowatts. This is an average cost of slightly over \$135 per kilowatt.

Coal burning generating plants can be built, Mr. Leahy declares, for between \$70 and \$81 per kilowatt of capacity. As an average of \$75 per kilowatt, the same amount of generating capacity as the Federal government is getting could be had for \$414,000,000—forty per cent less.

And in the words of Mr. Leahy, "Aside from being more economical from the standpoint of both construction costs and actual operating costs, steam-powered generating stations are more desirable socially than hydro plants. The former provide much permanent employment, not only in the generating stations, but in other industries such as the coal, railroad and equipment businesses.

Mr. Leahy has raised a question that will require some explanation. Mr. Leahy has raised a question that will require some explanation as to why the government (all the people) should provide hundreds of millions of dollars to build duplicate electric plants the country doesn't need, which will provide less employment than they destroy, whose costs are questionable, and which will menace existing private electric investments totaling a billion or more.

FOR THE COMMON WELFARE

The principal reason for the existence of the farm cooperatives is to benefit their members by stabilizing markets and raising prices to levels where producers are able to make a reasonable profit.

At the same time, the public at large obtains just about as many benefits from successful agricultural cooperation as do the farmers themselves.

No one gains when agriculture is profitless. The farm is the greatest single market in normal periods for the products of our factories—the great bulk of urban industrial workers can trace their employment directly or indirectly to the farm consumer.

A constant supply of agricultural goods is essential to our national life—and when markets are disorganized, and prices are in the basement, the farmer is unable to efficiently keep the machinery of production and distribution going.

The thinking public is solidly behind the cooperative movement, and a wide measure of the success it has achieved in the face of great obstacles, may be attributed to that.

Urban and rural groups have the same objectives, and they must pull together for the common welfare.

"We need many reforms . . . but with production, which is the source of all incomes, still about 40 per cent less than in 1929, what we need most of all is a renewal of private initiative and private investment, a consequent restoration of normal production and employment."—Samuel O. Dunn.

A LESSON TO LEARN

F. W. Peck, Federal Cooperative Bank Commissioner, is quoted by the Dairyman's League News as saying that sound agricultural cooperation "is not a question of controlling the supply and raising prices—that is a fallacious doctrine. It is a matter of getting all the market will pay under economical costs of operation, with the farmer participating in profits that may be earned. Likewise, he participates in the losses that result, because no business can be conducted year in and year out without losses. That is one of the difficult lessons that must be learned by patrons of cooperative institutions."

Mr. Peck's thought will bear remembering. It is to the credit of the major cooperative associations that they have never sought to corner a market and tie a rocket to the tail of the price structure. If they had done that, they would have been foredoomed to failure, and the great measure of popular support they now enjoy would have been lost. The cooperatives seek to improve productive efficiency—to market as economically as possible—to fight the farmers' battles with distributors and middlemen. They can, and should, do more than that.

The cooperating farmer is part owner of a great business, which is subject to all the laws and customs of business. An understanding of that is essential if he is to succeed in his individual work as shareholder and director.

THE GOVERNMENT AS A MERCHANDISER

Some months ago, in connection with the Muscle Shoals electric development in the Tennessee Valley, Congress created the Electric Home and Farm Authority, to sell electric ranges, refrigerators and other appliances to residents of that area at very low prices and on extremely liberal terms.

It is now announced that, for the first time in history, the United States government, through this Authority, has employed an advertising agent. The announcement says that the program, which started in the middle of May, is designed to sell an idea—greater use of power by home-owners. Space advertising will not be used, at least at the beginning. The government will operate fixed and traveling show-rooms for appliances, and will attempt to create demand for the appliances through booklets, and through work in schools and libraries, as well as stores. This is a promotional program similar to sales efforts of private utilities which have objected to by state and federal commissions on the grounds that the cost of extensive advertising and publicity should not come out of rate payers' funds. The question is being asked as to who will stand the cost, the rate payers or general taxpayers who do not even have access to the service.

The government can easily become the greatest retailer in the world, in competition with every private store. If it can sell electric appliances, it could likewise sell shoes and furniture and sealing wax. It could use its vast purchasing power and credit facilities and tax-exemption to literally destroy present-day private merchandising methods—no business can compete with government.

Only time will tell how much the liability accepted by the government in financing electric appliance on long term payment plans, will cost their taxpayer. Looking at the project from the standpoint of sound business, sound economics, sound government or fair dealing toward private business, it isn't particularly encouraging to the average citizen.

BARGAIN HOMES

If present plans to stimulate construction mature, a typical home that would have cost \$9,500 in 1929 will cost less than \$7,000 in 1934, according to the American Builder. Financing charges will be 18 to 25 per cent less. Real estate costs will be lower, by as much as 5 per cent in some cases. And more efficient equipment and better planning will also produce substantial dividends for the home-builder.

During depression construction has stood still—but architects and designers haven't. The five-room home of today has the same efficiency as the six-room home of a few years back, due to better arrangement. New methods have been evolved, new ideas created. That means that the home-builder gets a better break than he ever got before.

There isn't an industry that wouldn't benefit from stimulated domestic construction. Insurance, steel, electric, railroad, lumber, paint, cement—every time a home is built money is released that goes into their coffers and hence to the pockets of workers. It is reliably estimated that a potential \$1,500,000,000 of capital exists that could, under favorable circumstances, be turned into the channels of home construction. If that is done, unemployment and hard times generally will take a serious set-back.

TEMPERANCE NEEDED

The eighteenth amendment came into existence because the American public believed that no step was too drastic to outlaw the evils that had appeared in the liquor problem. Millions of thinking American citizens, who were not "dry" in the sense of believing it a crime to take a drink, had seen the power of the saloon appear in politics, degrading city and state government, and had watched entrenched interests successfully violate both the letter and spirit of the laws that then existed to control the sale of liquor.

The eighteenth amendment was repealed by this same thinking public when it becomes apparent that the evils existing before were magnified, temperance were not served, the gangster rather than lessened. The ends of stern came into his glory, and million-dollar bootleggers became as politically powerful as their legal predecessors had in the old days.

Today the American people want temperance. They want the liquor traffic to be adequately controlled. They will not again countenance any illicit alliance between government and liquor interests. We are passing through an experimental period—and if present laws are inadequate, other and harsher measures will be brought into play.

To promote temperance—which means the elimination of drunkenness and license—is the duty of every citizen. It is likewise the duty of those who make and sell liquor—in addition, it is simply good business so far as they are concerned. The American people are not fanatical either for or against liquor. They are interested in eliminating abuses of the present as well as of the past, and they intend to succeed.

LIFE INSURANCE AND NATIONAL WEALTH

In 1850 the national wealth of the United States was about \$7,000,000,000. Life insurance in force totaled \$75,000,000—one per cent of the wealth. By 1900 the national wealth had risen to \$88,000,000,000, and life insurance in force to \$8,500,000,000—ten per cent of the nation's worth.

In 1929 the national wealth was between \$320,000,000,000 and \$350,000,000,000, while life insurance policies outstanding aggregated over \$100,000,000,000—close to a third of the wealth.

This constant progression is indicative of the attitude of the American people toward life insurance. During the present century there has been great decentralization of wealth, which has given the average man more to spend. As the average income rose, a steadily ascending percentage of it was applied to life insurance. Late estimates indicate that 7 per cent of our people own life policies. It is an encouraging fact that the trend is toward the purchasing of policies of the investment type, which create estates and protect the head of a family as well as his dependents, rather than policies which mature only at the death of the wage earner.

Hard-headed observers forecast that life insurance is just on the verge of its period of greatest expansion—and that even its fine record in the past will look small compared to that of the future. If that is true, here need be little worry over the ultimate economic welfare of the American people.

INTEREST CENTERS ON COMMUNITY FAIR

Northside's 4th Annual Household Display to be Largest Ever Held. Omaha Guide, Merchants and Housewives to Sponsor Event.

On October 17-18-19 Community Citizens will have an opportunity to visit what promises to be the finest and most complete demonstration of Food Products and Household necessities ever given in these parts. 14 r more of Omaha's foremost manufacturers and distributors will display a variety of merchandise! All booths and displays will be manned by trained attendants. Valuable prizes and educational samples will be distributed to all visiting homemakers. There will also be special demonstrations and other attractions.

Because of the large crowds at the past exposition, Elks' Hall, 2420 W. is secured for this event. All oemakers are cordially invited to attend this unusual affair. Watch attend this unusual affair. Demonstration will start at 6:45 p. m. each day.

DECADENCE OF NEGRO FRATERNITIES

(For the Literary Service Bureau) There was a time when Negro fraternities made large contributions to racial advancement. In those days the principle of fraternity was honored and practiced. But to a great extent leadership in these organizations has been attained by men who are immoral and dishonest. And what remain are but skeletons of those gigantic organizations.

Considering the fraternal benefits, the social concourse, the material helpfulness and the moral influence of these orders in the past one is compelled to deplore the sad decadence everywhere manifest.

Remembering the tenets of these societies, the principles on which they were founded, the most solemn obligations assumed as a means of entrance, it is appalling to see how these principles are trampled and the obligations become null and void in the practice of members of these fraternal aggregations. And a conscientious individual wonders just how these people could drift so far from "I promise and swear,"

"Furthermore, I promise and swear," and "binding myself under no less penalty," etc.

A study of the decay of these once wonderfully beneficial organizations the incontrovertible evidence is that their destruction came from within. And since the purging must come from within, it is hardly to be expected that the corrupts will willingly give up their spoils, and their dominance so there is but little hope for the redemption and the resuscitation of these decadent Negro fraternities.

SOCIAL SINS

(Fornication) By Dr. A. G. Bearer

(For the Literary Service Bureau) Text: For whatsoever a man soweth, that shall he also reap—Galatians 6:1.

Fornication is defined as sex sins of unmarried persons, and is the same as adultery which is sex sin of married people. When married persons cohabit with each other it is adultery. If one of the persons be single for him or her it is fornication. The commandment "Thou shalt not commit adultery" means fornication as well.

1. How It Is A Social Sin. The fornicator breaks the laws of God and of society. He encourages the other person in what is manifestly wrong. He sets an evil example before others. If he associates with a married person he does injustice to his husband or wife, in such a case.

2. Some Sad Consequences. Concubinage, seduction, illegitimacy, abortion, suicide, venereal disease, prostitution, are the chief and most damning by-products of fornication. And since all of these involve and affect many members of society, this is one of the most terrible and most destructive of social sins. And it will not go unpunished: for whatsoever a man soweth, that shall he also reap."

DON'T FAIL TO ATTEND THE MOST MAGNIFICENT HOUSEHOLD DEMONSTRATION AND FOOD DEMONSTRATION ELKS' HALL—OCT. 17-18 AND 19 EVER HELD IN THESE PARTS ASK YOUR MERCHANT FOR FREE ELKS' HALL—OCT. 17, 18, 19

BY SOCIAL CREED

By R. A. Adams

(For the Literary Service Bureau)

I rise to say, this is my creed, In which I steadfastly believe; To help another in his need, A thing most worthy to achieve. Then, I believe a debt I owe To every man, known or unknown, And it behoveth me, also My obligation thus to own, And I believe the duty mine To serve my fellows as I may, As duty may my tasks assign, My obligation thus to pay. And I believe, whatever the cost, A man should strive always to do That which is right, in spite of loss, And circumstance which may ensue.

VICTORIES FOR THE FARMER

Few have suffered more from hardships than has the average farmer in company with all other national groups, he has struggled bravely against what sometimes seemed impossible odds. He has faced the specter of absolute ruin, the destruction of savings and work of a life-time. Even nature took a hand against him, with the greatest drought in recent history.

It is to the farmer's great credit that he has never given up. Though discouraged and disheartened, he has not surrendered to the forces of despair. Instead, he has used every resource and maintained his faith in a better future.

The agricultural cooperatives are largely responsible for this attitude. They have never wavered in their insistent efforts to bring order out of chaos, recover out of depression. They are immune to political influences. Arm relief efforts have been tried and discarded, but the co-op remain. They are responsive to the farmer's desires and his will—he and his fellows control their activities. He has seen them making progress at times when only retrogression seemed possible, and when all the cards in the economic deck seemed stacked against him.

In many particulars, the agricultural outlook has greatly improved recently. Farm income will be higher than last year. Market conditions are generally better. The work of the co-ops has assured the average producer that he will get a larger share of the final selling price of his produce than in the past. In brief, the clouds are really lifting and the farmer's future looks brighter than for some time.

CAUSES AND CURES OF THE DEPRESSION

"Nobody in the world knows exactly what causes depressions, not even Senators or Army officers," says Jell Carothers, professor of Economics at Lehigh university, in an article in the "New York Herald-Tribune Magazine." "The economists, who do know that it is not the gold standard of the stock exchange of farm prices or the rich grinding the faces of the poor. In fact, they know there is no one cause but a combination of causes."

"Depressions do not originate in non-capitalistic countries such as India. Economic breakdowns in such countries are reactions to depressions in capitalistic countries. Do not hastily conclude from this that capitalism is a failure. The non-capitalist countries have chronic misery and recurrent famines. The awful spectacle of children starving to death by the thousands is to be seen only in China, which has not developed capitalism, and in Russia.

Just as you hesitate to assign a specific cause for depression, so do the economists refrain from proposing a patent cure. They know that the one cure is that one remedy for all human ills—time.

"Trying to force recovery by statute is like standing up in a sail boat and blowing on the sails. The speed of the boat is determined by forces outside. . . . It is natural that we should attempt to abnormally force recovery, and it is almost inevitable that such efforts should largely fail. Economic laws which are as old as organized government cannot long be circumvented—precisely as these laws make depressions, they eventually present us with a cure. No one conversant with the history of this country can believe that it will not pull itself out of the doldrums—but natural, not artificial, forces will deserve most of the credit when that is done.

A PLEASANT SURPRISE IS IN STORE FOR THOSE WHO ATTEND NORTH OMAHA'S LARGEST AND MOST BEAUTIFUL FOOD AND HOUSEHOLD DEMONSTRATION ELKS' HALL—OCT. 17-18 AND 19 ASK YOUR MERCHANT FOR FREE TICKET

TALKING THINGS OVER

By Mildred J. Bronson (By Request)

WHY CAN'T WE RESERVE A CONFESSION FOR THE MANY CRIMES COMMITTED AMONG OUR PEOPLE

Dear Readers: I am confronted with one of the most serious topics in my hort range of writing, and I must be very plain and frank with you in regards to this subject.

It was requested by a very successful business man of my city, Mr. J. G. Carey, who always has or seems to have a deep feeling for justice when it comes to Courts of Country. Not being very much up on the Laws

and the actions of our City courts, I have delayed writing upon this subject, to allow myself time to study and talk things over with men and women who know the Courts and political affairs, and I am now in a position to talk this subject over with you.

First, I asked Mr. Carey to forgive me for my delay and to permit me to deal with the nation as a whole while normalizing the deeds of our own city. Friends first of all must admit that color plays a big part. Second, laws

were made by man and enforced by men of the other race. Men make laws and men break laws. The laws of each state are upheld by courts, until some lawyer that has spent his time picking out parts of the law, in caring it up to suit the case that he's being paid to defend.

I am sorry to say, but it is true that our lawyers have not gained the faith of our lawyers. The trouble is there is none that knows its own better than he knows himself.

As I said before, man makes laws and the same break laws. This is what gives the lawyer the opportunity to build up and tear down that which man has made. I only wish that it was possible that only the lawyers would be allowed to make the laws of our country, then the murder cases, in fact, any case would come up, it would be their own work they would

have to tear down. By so doing as I see it, they would have to fight among themselves.

Now, friends what is justice? Speaking Biblically, does it mean an eye for an eye, or a tooth for a tooth? Or does it mean that every man should be treated equally? If this is the case, then there is no justice in our so called land of the free. Print shows us the fact that a law asking our country to protect the human being from the hands of unjust mob rule gloriant people of our country, who will push the laws aside and seize an innocent, maybe, person for a crime that he did not even know he committed and lynch him, an anti-lynch law. For fear that they would be so fair and square to the NegroRace. This law has never been passed, even though some of the highest executives of our country has asked that it would. Here is plain facts that they do not care to extend justice to only a select and yet they call it "The land of the Free."

Friends, another reason we do not get justice in the Courts for the crime we commit, because we are too backward, too thoughtless, too carefree, to go down there and tell the courts what we really saw and why it happened. By doing this, it allows the lawyer that the guilty persons that hired him to defend him, knowing that he has committed a crime. That is the first degree murder and he should be dealt grounds to work his defense for him.

Friends, you can't get justice unless you go there and tell the truth and stay with the case until justice is issued out. No matter how smart a criminal lawyer is, he has a hard time tearing down the truth. While he is trying to tear it down, it gives the prosecuting attorney or the opposing lawyer ground to strengthen his case for justice.

Friends, we must value what we see and know in the courts of this country and above all, we must not be bought by the lawyer of the defendant or be persuaded by his friend. We must tell the truth and stick to it even though it's our best friend, if we expect to get justice, and even at that it may be hard.

Let's be fair to each other and when these organizations that are striving hard to force the law makers of our country to pass laws that will protect us, let us get one hundred per cent behind it in every way we are helping to defend some one today, they may help to defend us tomorrow. We are not always guilty, half the time we are not, of crimes that is placed upon us.

But if we are guilty let us fight hard.

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