

EDITORIALS

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Race prejudice must go. The Fatherhood of God and the Brotherhood of Man must prevail. These are the only principles which will stand the acid test of good citizenship in time of peace, war and death.

Omaha, Nebraska, Saturday, JUNE 8, 1935

Things One Remembers.

By R. M. Hofer.

WHILE driving east of San Diego recently, I overhauled and passed what seemed to be an old-time prospector in a small wagon drawn by two burros. I stopped just ahead to buy some grape juice from a farm lady at her roadside stand.

I was ready to leave when the "prospector" drew up and stopped. On closer observation, he looked more like a dime novel hero or bad man, with all the traditional trappings, including a 45-calibre revolver hanging with the approved sag on his left hip.

This style of dress has not been the fashion for either "cowboys" or "prospectors" in the West for many years, so I concluded he was advertising a "patent medicine" show.

Imagine my surprise when he said to the lady, "I'm a Federal man, a Federal prospector. I want to buy a jar of honey." She handed it to him and said, "Twenty-five cents, please, and one cent state sales tax."

"Oh, no," he said, "I don't pay that tax. I'm a Federal man. I'm tax-exempt." With that, he swaggered out, leaving the hard-working rancher's wife to pay the penny tax.

This was such a glaring case of the use of official power and privilege to escape the obligation of citizenship, that I was astounded. If this public servant's salary, which is paid in part by the taxes of the hard-working woman to whom he refused to pay the penny tax is exempt from taxes, it is bad enough if he uses his official position to bluff his way out of paying taxes, it is that much worse.

The moral of this incident is simple. In these days of exorbitant taxation, it is unjust, unfair and undemocratic that any government office holder be granted any exemption from taxation not granted to a private citizen who pays the wages or salary of the office holder. It is no harder for a public servant to pay taxes out of his income, than it is for a private citizen to pay it out of his own earnings.

Special privileges for officialism, at public expense, must be curbed or the common citizen will become nothing but a tax slave to dig up money for the tax-exempt bureaucrats.

Preparing For the Next Depression

THE recent observance of Life Insurance Week has focused public attention on an industry which has been of invaluable service to the nation during depression; and which promises to be of still greater service in the future.

Life insurance has paid out hundreds of millions of dollars in the past five years, through matured policies, loans on policies and surrender values. A very large percentage of that money has gone to people who had little else in the way of financial resource. It has prevented untold untold misery and want. It has stood between thousands of people and utter despair and breakdown of morale. Thus, it has been as splendid and as great a social as well as an economic influence.

It is a noteworthy fact that life insurance sales have been steadily increasing for the last year or two; even during periods when business was stagnant or retrogressing. That can mean but one thing: more of the family budget is today being devoted to life insurance in one or another of its forms than in the past. It is being purchased by the foresighted both as an investment and a protection; and as an assurance that the next depression, if it comes, will not find them without a safe and secure financial rock on which to lean.

The Real Causes of Railroad Depression

"THE two real causes of the present poor showing of the railroads," according to John J. Pelley, President of the Association of American Railroads, "are the general business depression and the competition of other transportation which are heavily subsidized and not effectively regulated."

The depression may pass, but the railroad problem will remain until our existing transportation policy; which is no policy at all, realistically speaking, but a hodge-podge of conflicting regulations and warring viewpoints is overhauled.

From 1906 to 1933, the federal government spent on inland waterways, outside the Great Lakes, \$785,000,000; none of which has been returned to the government.

On top of this, the government itself went into the transport business in 1919, through the Inland Waterways Corporation. This endeavor has constantly distinguished itself by losing money; and is subsidized to the extent of \$2.30 for each ton of freight transported.

Between 1921 and 1932, finally, the government spent more than seven billion dollars on highways; in addition to all money received from gasoline and

license taxes, paid by the actual users of the roads. Thus commercial highway carriers have been provided with magnificent rights-of-way-at the expense of all the taxpayers.

The result of all this has been to deprive the railroads of a vast amount of business that, under equitable competitive conditions, they could have held. They are the only carrier which pays its own way in every particular. They are the only carrier which is stringently and completely regulated. And, for all the talk of their usefulness diminishing, they are the only carrier which can be counted upon to haul, quickly, certainly and cheaply, the great bulk of the nation's freight.

The solution to the problem lies in extending regulation so as to embrace all carriers, and in eliminating subsidies. A bill to achieve the first is pending in Congress and a bill to achieve the second should follow on its heels.

The Price of Haste.

"HASTE," according to the Travelers Insurance Company, "causes nine out of ten automobile accident deaths."

There are various forms of hasty driving; all of them reprehensible, all generally unnecessary. Exceeding the speed limit is the most common form and is the most important single cause of fatal accidents. Reckless driving, such as cutting in and out of traffic, passing on hills and curves, etc. is another form. So is driving on the wrong side of the road. So is usurping the right of way, which is an especially prolific source of accidents, serious and minor, in towns and cities.

Last year haste in its many forms was the direct cause of about 30,000 deaths, to say nothing of hundreds of thousands of injuries and property damage running into the millions. At best, those hasty drivers might have saved a few seconds or a few minutes by being reckless; they might have reached some distant objective half an hour sooner than if they had driven carefully. What a price they and their innocent victims paid for that potential saving in time.

For every driver who is hasty because of a genuine need to get somewhere in a hurry, a hundred drivers are hasty for no unsound reason at all; because they are congenitally careless, irresponsible or incompetent. How long are we going to permit these drivers to sacrifice thousands of lives a year on the altar of recklessness?

Indians Before Miners

THE Mining and Contracting Review of Salt Lake City recently published a cartoon exemplifying the fact that the federal government has appropriated more than \$17,000,000 for carrying on the work of its Indian bureau; while it has appropriated less than \$1,200,000 for the Bureau of Mines. The Review's sole comment is: "Why add words to this?"

The welfare of the Indian is important; but it would certainly seem that the welfare of mining, one of the few basic industries, is at least equally important. In these days of vast government spending for any and all purposes, a bureau as valuable as that of the mines should certainly receive a reasonable budget.

"The gas and electric expenditures by the average family aggregate 1.67 per cent of the family budget, and that, subdivided between gas and electricity, is about one per cent for electricity and two thirds of one per cent for gas. Food takes 30 per cent and clothing 12 per cent of the family budget." Public Utilities Fortnightly.

Sixty-four out of One-Hundred Left Nothing

Even in normal times, 98 percent of the American people are poor investors. A survey made of 20,000 persons, before the current depression, shows that only one out of one hundred accumulated as much as \$100,000. Only one out of eleven left an estate which, if invested at the rate of 6 per cent, would produce an income of \$50 a month or over, and nearly two-thirds of the men studied, 64 out of each 100 left nothing.

This was in good times. In the words of Henry Behner of the New England Mutual Life Insurance Company, "What a similar study would reveal today is unpleasant to contemplate."

More and more of us are starting investment programs in comparative youth, which will provide at least a competence in the future.

Life insurance, trust funds and similar investment plans, which place safeguards in the future are growing and are more favored.

Copper is Firm

THERE is one encouraging phase to the copper situation; stability seems to have been obtained both in American and foreign markets. Buying is holding to a moderately good volume, and prices are firm. Blue Eagle electrolytic copper for domestic delivery is holding steadily to the 9 cent level.

The mining industry is not going to prosper heavily under these conditions, but, if they continue, it is going to make progress. It is said that the average mine can operate profitably at the current level of prices, if it is able to keep its operating costs from rising. There is a warning in that for legislators who might think this a good time to plaster the mine with new taxes, new costs, and new and unfriendly legislation.

"When the municipally owned utilities do not pay taxes it means that the consumers living in those cities are not paying their fair share of the state and county taxes."—Herman Trachsel.

ECONOMIC HIGHLIGHTS

Happenings That Affect the Dinner Pails, Dividend Checks and Tax Bills of Every Individual National and International Problems Inseparable from Local Welfare.

For all that is written and said to the contrary, business today is as much; and perhaps more; afraid of inflation than it was two years ago when the clouds of currency manipulation filled the financial sky. One indication of business attitude is the fact that the Administration has twice within a late week attempted to assure industrialists that inflation is not anticipated, that a sound currency will be maintained.

Secretary Morgenthau's recent speech was designed to quell internal fears as to the stability of the dollar, and to point out that the Treasury was ready and willing to cooperate with other nations in achieving monetary stabilization. That represents a rather decisive change from the Administration's past stand; it will be remembered that the President "wrecked" the World Economic Conference by flatly refusing to consider stabilization.

Second event was the President's own speech before Congress in vetoing the bonus; it represented the first time that a Chief Executive has appeared before the legislative branch to explain a veto, ask that it be upheld. The President covered much larger issues than the bonus in his talk which was extremely well received, was praised by conservative newspapers which dislike most of his speeches; and pledged the Administration to oppose the promiscuous issuing of greenbacks. Keynote of all he said was monetary stability.

Even so, business is not convinced; and a good many level-headed observers can still see the ominous spectre of inflation on the horizon. Main reason is the so-called "Omnibus Banking bill" which has passed the House, is now pending in the Senate.

Proponents and opponents of the bill agree on one thing: If it passes, the banking set-up of the nation will be almost entirely revolutionized. At the present time, the power to control the flow of the country's credit and currency rests largely in the hands of the governors and directors of the 12 Federal Reserve Banks. The bill provides that this power shall be taken from these governors, given to a Federal Reserve Board whose members shall be appointed by the President. The issue, then, in the words of News-Week, is this: "Should power over the controlling mechanisms be placed with a Federal Reserve Board subject to political domination? Or should this power go to an independent committee; a Supreme Court of Banking?"

That issue is arousing one of the bitterest verbal battles of years among experts Administration men, such as Federal Reserve Governor Eccles, who introduced the bill, feel that the political domination phase of the matter is less important than it seems, that the creation of a Federal Reserve Board is highly desirable. Opponents of the bill bill agree with Winthrop Aldrich, head of Chase National Bank, largest commercial institution in the country, who recently said: "This is not liberalizing the Federal Reserve. It is making it into an instrument of despotic authority."

Now for the inflation possibilities of the bill. According to Mr. Aldrich, it grants the power to the proposed Federal Reserve Board to force on the Federal Reserve System an indefinite amount of any kind of government securities; to fix rates of discount and interest charged by the Reserve Banks; to lower the standards fixed in the law describing the quality of "paper"; the Reserve Banks may buy or accept as collateral; to dilute currency; to force the banks to engage in any open market security operations it deems advisable.

Under the last provision the Board could force the banks to purchase government obligations in unlimited amounts directly from the Treasury.

It is obvious then that passage of the act would give an Administration controlled Board unqualified power to force credit expansion; which is nothing more or less than inflation. Under the terms of the act, the Treasury could sell new securities to the banks whenever it became pressed for funds, whether or not income and the state of the currency justified their being purchased. Old-time bankers and financial commentators literally shudder when they think of the possibilities inherent in that.

It is difficult to forecast whether or not the Act will pass with the features conservatives think

are objectionable still in it. It seems certain, however, that the bill will be modified to some degree in the Senate, due principally to Senator Glass, who is a hard money man from "way back" hates and fears any and all kinds of inflation, distrusts Mr. Eccles' economic views.

Last year, new residential housing construction totaled \$108,000,000. This year it is expected to reach \$25,000,000.

Forty per cent of the "housing market" is in five states; New York, Pennsylvania, Illinois, Ohio, and California, and more than 75 per cent of prospective business is in one-third of the states.

FHA estimates that a back-up need now exists for 1,000,000 to 1,500,000 new homes.

National Health Week and Insurance Week to Be Objectives

Insurance Men to Give Both Celebrations Vigorous Support; Believe Better Business Ahead.

Durham, N. C., June 7.—(ANP)—The National Negro Insurance Association which concluded a most successful meeting here last week decided on a definite program of activity for the following year.

The Association went on record as favoring a very substantial increase in the budget so as to more effectively carry out National Health Week and National Insurance Week, the latter event one of those in which the Association is the co-sponsor.

The Statistician's report revealed that the combined amount of insurance in force in all of the member companies of the Association amounted to approximately 2 hundred million, while the combined assets of these companies was 18 million.

There was a general atmosphere of optimism shown because of the results of the activities of the companies during the past year. Many expressed the belief that better days are ahead. It was also reported that as a result of the combined efforts shown in the activities of National Negro Insurance week that more than 5 million worth of business was written during that week.

The sessions were held in the Auditorium of the North Carolina College for Negroes, of which Dr. James E. Shepard is President.

The public meeting, held on the evening of the first day at the White Rock Baptist Church was largely attended and was honored by the presence of the Mayor, Honorable W. F. Carr, who made an excellent speech of welcome.

The Insurance Commissioner of the State of North Carolina sent a representative in the person of Mr. J. D. Reeder, Actuary of the Insurance Department, who, in his speech paid high compliments to the North Carolina Mutual Life Insurance Company domiciled and under the supervision of this state. The high light of the public meeting was the speech of Mr. Harry H. Pace, who reviewed the progress of the Negro Insurance Companies from their early inception to the present date. Excellent music was rendered by the Glee Club of North Carolina College for Negroes.

The excellent entertainment arranged by the hosts included, a smoker at the home office of the North Carolina Mutual; a reception at the Algonquin Tennis club and a very beautiful dance given at the Raleigh Memorial Auditorium in Raleigh, North Carolina under the auspices of the Omega Psi Phi Fraternity.

N. A. A. C. P. Drive Membership Nets \$1200 at Pittsburgh

Pittsburgh, Pa., June 6.—The Pittsburgh Branch of the National Association for the Advancement of Colored People closed its annual memberships drive here with 1000 new members and a net total of \$1200. The drive was enthusiastically supported, captains and team members working in friendly competition. Mrs. Daisy E. Lampkin, Regional Field Secretary had general supervision of the drive.

Aged Couple Seek to Save Home With Labor of 40 Years

Edenton, N. C., June 7.—(ANP)—One of those heart-breaking, tragic situations so common to the South, has been brought to a head in the Superior court of this (Tyrrell) county through a change of venue from Chowan county, involving the effort of Mr. and Mrs. Charles W. Hill, 75-year-old farm couple, to save their 480-acre farm, valued at \$8,000, which they purchased with the "labor of forty years."

By virtue of the inexorable working out of one of those "paper transactions" with "white folks," the Hills have lost their farm temporarily, and are now seeking to recover it through a civil suit.

Five years ago, Mr. Hill purchased \$1,600 worth of fertilizer from the Albermarle Fertilizer company. That was just before the depression. The Hills had trouble in paying the entire debt, but did pay \$600. They signed notes for the balance, secured by a \$1,600 mortgage on the farm, to the fertilizer company. When the farmer failed to pay the balance of \$1,000, the mortgage was foreclosed, and the property was sold, in lieu of the balance of the debt, to the fertilizer company. The company in turn sold the farm privately to one of its agents, W. S. Carrawan who later secured a loan of \$8,000 on the farm from the Federal Land Bank of Columbia, S. C.

Thus the farm was taken from them for an unpaid debt of \$1,000, and it now is clouded by an \$8,000 mortgage to the Federal Land bank. The Hills have gone to court, prepared to pay the \$1,000 which they owed, and thus recover, through an action to redeem, the property into which is the results of all their life work had gone.

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Art Exhibit Moved to North Carolina

New York, June 6.—Lynching will be exhibited on canvass, drawing board and in sculpture until June 1st, at the University of North Carolina at Chapel Hill where the Art Commentary on Lynching arranged by the National Association for the Advancement of Colored People was opened to the Tarheel public yesterday.

From North Carolina the much discussed art exhibit of the internationally-known American folk-way will move to St. Louis where several educational institutions have asked for it, according to Mildred Cohen, Secretary of the Traveling Exhibition of the College Art Association.

Legal Notices

Attorney W. B. Bryant No. 2722 Binney Street.

PROBATE NOTICE

In the matter of the estate of Elmer White, deceased. Notice is hereby given: That the creditors of said deceased will meet the administrator of said estate, before me, County Judge of Douglas County, Nebraska, at the County Court Room, in said County, on the 24th, day of July 1935, and on the 24th, day of September 1935 at 9 o'clock, A. M. each day, for the purpose of presenting their claims for examination, adjustment and allowances. Three months are allowed for the creditors to present their claims, from the 24th, day of June 1935. Bryce Crawford, County Judge. Begins, June 1-3-5. Ends June 21-35.

Attorney Ray L. Williams,

Room 200 Tuchman Bldg., 24th, and Lake Streets.

PROBATE NOTICE

In the Matter of the Estate of Hattie Williams Johnson, Deceased.

Notice is hereby given: That the creditors of said deceased will meet the Administrator of said estate, before me, County Judge of Douglas County, Nebraska, at the County Court Room, in said County, on the 17th day of July 1935, and on the 17th, day of September 1935, at 9 o'clock A. M. each day, for the purpose of presenting their claims for examination, adjustment and allowance. Three months are allowed for the creditors to present their claims, from the 17th, day of June 1935. Begin 5-25-35 Bryce Crawford, Ends 6-8-35 County Judge

Attorney Ray L. Williams, Room 200 Tuchman Bldg., 24th, and Lake Street's.

PROBATE NOTICE

In the matter of the Estate of John White, Deceased.

Notice is hereby given: That the creditors of said deceased will meet the administrator of said Estate, before me, County Judge of Douglas County, Nebraska, at the County Court Room, in said County, on the 17th, day of July 1935 and on the 17th, day of September 1935, at 9 o'clock, A. M. each day, for the purpose of presenting their claims for examination, adjustment and allowance. Three months are allowed for the creditors to present their claims, from the 17th, day of June 1935. Begin 5-25-35. Bryce Crawford Ends 6-8-35 County Judge.



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