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THE OMAHA GUIDE

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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

FIVE REASONS FOR AGRICULTURAL COOPERATION

L. J. Taber, Master of the National Grange, recently put forward the following five reasons why cooperative marketing can do for the farmer what no other method can accomplish.

1. It gives him a voice in the control of his own affairs, increasing his sense of responsibility, his value as a citizen, and his independence.

2. It permits him to control quantity of purchases, and standardize his products.

3. It enables him to secure the type of merchandising, packaging and distribution service that best meets his needs, as well as the needs of the consuming public.

4. It makes it possible for him to use the law of supply and demand to better prices.

5. It permits him to own his marketing machinery, and keep open his avenues of credit, production and sales. This is a great stabilizing influence.

These are basic virtues of agricultural cooperation. They show how cooperation in farm production and marketing enables farmers to achieve sound "farm relief" through their own efforts and abilities.

BE CAPTAINS OF THE ROAD

There is an unwritten law of the sea that is followed religiously—namely, the desire to save life. Why can't we have the same high purpose on land?

Such voluntary action is always based on necessity. Life-saving in automobile traffic is now as important as life-saving in sea traffic. Such rules as the following, adhered to with sincerity, would save life a hundred-fold.

1. Before making a turn, get in traffic lane nearest desired direction.

2. The rear vision mirror is for something beside looking for traffic officers—watch cars behind you.

3. Never take chances in passing, and do not crowd the right-of-way. Saving seconds is no excuse for causing one unnecessary risk of life.

4. Learn the feel of the car on the road, like the captain does his ship. Study the action of the car on the dry pavement, wet pavement, gravel road and icy road. Even the highest ability is not one hundred percent perfect in driving.

5. Take driving seriously; you are probably no smarter than the last person whose neck was broken on a windshield. The smartest men (supposedly) meet with unfortunate disaster through gross carelessness.

Courtesy is not a sign of weakness; it is a sign of character and wisdom, and the ability to be forethought and obliging.

The sea captain doesn't unnecessarily take chances when they can be avoided, but he willingly risks his life and his ship to prevent an accident or aid another vessel in distress. But automobile drivers willfully risk their own lives as well as the lives of others, for no good reason at all; it doesn't make sense.

If ordinary rules of common sense and courtesy were followed in driving (unwritten laws), accidents would be caused only by freak circumstances.

ONE MAN'S INVESTMENT EXPERIENCE

Some time ago a man surveyed his investment experience during two generations.

His first investment was in real estate. Hard times came along, taxes soared, and values depreciated. He was forced to mortgage it—and eventually the mortgage was foreclosed. This investment was nearly a total loss.

His next investment was in a small business. It did fairly well for a while—then a better product came on the market. The business went to the wall. This investment was a total loss.

His third investment was in securities that were regarded as first-class. However, changed conditions proved otherwise—the securities declined in value and finally became worthless. This investment was also a total loss.

During this time, other savings he made shrank to about ten cents on the dollar.

One investment has not only held its value, but appreciated. That investment was a life insurance policy.

For downright safety, it would seem that life insurance tops the list for the savings of the average man.

WHEN THE MERCURY DROPS THE FIREMEN SWEAT!

Strange as it may sound—the colder it gets, the hotter the firemen and insurance adjusters become! That heat, of course, is not caused by the weather; it is brought about by more work.

Statistics compiled by the National Board of Fire Underwriters reveal that severe winter weather causes an epidemic of fires. It is not difficult to see why this is so. In an effort to be comfortable, people force their furnaces to the limit and also use makeshift heating agencies. Under these conditions, it is natural for more fires to break out and this means more work for the fire departments and more losses for the insurance

companies to adjust. Hence there is an extra amount of work for all who handle the reports and other matters incident to the claims.

If you don't want your house to become so hot that you have to park outside, you should exercise the utmost care in operating your heating plant—especially when the mercury drops to low temperatures. Far better to take more time for increasing the heat in the house, than to suffer a destructive fire from an overheated stove or chimney! "Forcing" a furnace is definitely dangerous.

A little time spent inspecting a heating plant is a good step, too. If, for any reason, you do not feel that absolute safety is assured, you will do well to call in a heating expert and follow his advice.

TAX-EXEMPTION PRIVILEGES UNFAIR

Taxation! What an ominous sound that word is beginning to have for millions of citizens.

Whenever government goes into any line of business new taxes are demanded and old business that cannot compete with government goes out of existence and the taxes it paid are reassessed to remaining taxpayers, for government enterprises are generally tax-exempt.

This fact is becoming better understood every day and is the reason for growing sentiment to make publicly-owned business enterprises pay identically the same taxes that are paid by privately-owned industry.

When government goes into business it has stepped outside the function of governing and the excuse for tax-exemption privilege no longer exists. If state, municipal or federal business competes with private citizens, it should not be granted tax-exemption and public subsidy privileges denied to private citizens.

Government-owned business enterprises should stand on their own feet and be subject to the same regulation and taxation as are applied to private business.

It is just as necessary to protect the public from inefficiency, graft or over-charging by a politically-controlled and operated business as it is in a privately-owned business.

Whenever any person or any enterprise escapes taxes, all others have to pay for the tax-exempt, privileged few.

DOING EACH OTHER'S WASHING

The opening of the Pan-American Airways service across the Pacific has drawn vivid attention to the possibilities of increased markets and recreational resorts in the various countries rimming the world's largest ocean. American initiative and enterprise is pushing into the East.

Albert Richard Wetjen, the sea story writer, who has been traveling for several months in Australia, says there is a growing desire in the commonwealth for free trade with the United States, and a clear desire for American methods of production and distribution.

Further, he says, from the tourist viewpoint, travel has been influenced to some extent by the situation in Europe, but apart from that there has been a steady increase in the number of visitors—as much as 75 percent and more to the South Sea Islands and up to nearly 50 percent to New Zealand and Australia. In the reverse direction there is also an increase.

American shipping firms on the Pacific are optimistic about the future. Liners have already been launched comparable with anything afloat. In Australia and New Zealand hotels are being built or modernized to appeal to Americans in particular.

Americans travel perhaps more than any other people and the money our tourists spend abroad enables foreign nations to buy from us the modern things they desire and often desperately need.

With conditions unsettled in Europe, new trade relations are going to be established around the Pacific, that will be permanently beneficial to countries rimming that ocean. Economic conditions between these countries must be adjusted to encourage that trade. As Mr. Wetjen aptly says: "We actually do all live to a great extent by taking in each other's washings."

INDEPENDENT MERCHANDISING

The charge that the development of the chain retail system, in such basic lines as food, drugs and automobile supplies, is rapidly driving the independent dealer to the wall, has been made often during recent years. A large number of people have been misled by this statement. Statistics paint a different picture.

According to government figures, more chain stores than independent stores went out of business during the depression years. And a new comparison of business activity in 1935 as compared with 1934, shows that where the retail sales of all stores increased 10 percent, sales of chain grocery stores increased but 6 percent. In other words, independent merchants received a larger share of the business revival than did chains.

This is perfectly in accord with the opinions of a number of men who have made exhaustive studies of the subject, and have come to the conclusion that there is a definite limit to the growth of chains—and that that limit has just about been reached. Chains perform certain services appealing primarily to certain classes of people. Independent stores perform other kinds of services appealing to other classes of people. Each form of merchandising has its followers—each has an established field. And neither can destroy the other.

It is a demonstrable fact that independent stores have made great progress as have the chains. It is also a fact that many independents have gone out of business from natural economic causes—as have many chain stores. Good service to the American consumer—whose interest is paramount—can be achieved only if every legitimate form of merchandising is permitted to develop normally.

PROVERBS AND PARABLES

by A. B. MANN

for The Literary Service Bureau

The Hog That Never Looks Higher Than His Head

In one of the old readers there was a picture of a hog in an orchard. He was under an apple tree feasting. Above him in the tree, was a man shaking the apples down. But so busy was the hog that he never looked up to see the source of the apples. That was alright for a hog. It was in keeping with hog nature. Hogs are not supposed to consider the source of their supplies.

But there are human beings who enjoy all the benefits, eat what the fields produce, use all that nature supplies, yet never look and give credit and thanks to the Giver of all blessings. In this, such individuals are no better than hogs. Are you such a hog? Are you?

YOU ARE GOD

By R. A. ADAMS

for The Literary Service Bureau

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To apply this caption to a man, as did the foolish followers of "Father Divine" shows gross ignorance. To claim to be God or claim to see God with mortal eyes indicates incurable dementia. To see God in His works is reasonable and admissible, but more than this, it is possible to see the manifestation of God in deeds performed by others.

I was reading an article in the Literary Digest. It concerned a man who because of a mental weakness had been bound to a tree for three consecutive years and treated cruelly. He was carried to a certain institution, chained and in a cage. The physician ordered that he be released immediately. The officers demurred but the doctor insisted. Released and receiving kindness after years of abuse and degradation, the unfortunate man weeping said, "Thank you doctor, you are God."

The doctor was not God "de facto," but in his humanitarian spirit and action he manifested the God spirit; so, in this way—in ministering to human need—men represent and manifest God. To me, the title of the movie "The Religious," but he did play God, or act God in His spirit and his deeds of helpfulness. It was this matter of manifesting God by his noble deeds that Jesus had in mind when He said, "Let your light shine that men seeing your good works may glorify your Father which is in heaven."

SERMONETTE

By Arthur B. Rhine

for The Literary Service Bureau

HEADACHES -- HEARTACHES

The usual crowd of loungers had not arrived at the country store where they would sit on the porch and philosophize on the events of the day, local as well as worldwide. Only the minister and his neighbor, a comical individual by the name of Dave, were there. As they chatted, a horse and buggy drove up, and the owner got out to buy provisions. The young minister, by way of prodding the conversation, made a remark about the horse. What he said was all wrong, displaying a lamentable ignorance of horseflesh. Dave guffawed so that he could be heard all over the village which consisted of seven houses, including the church.

"Well, now, Dave," the minister protested, "there are some things I know you don't know."

"Not much, my boy, not much," Dave drawled patronizingly; "you would have an awful headache if you knew all I know."

They both laughed, but in the years that came and went the minister has often seen the truth in the reply of his neighbor. As he learned in the school of life, he became more and more assured that he certainly would have had headaches had he known all that Dave knew, for much about the old fellow was unsavory. He was not a happy man, despite his droll wit.

If you want to have headaches and heartaches, live the life of mere indulgence, regardless of how it will hurt yourself and others.

Happiness and gayety are poles apart. Contentment, without goodness, is counterfeit.

HAPPENINGS THAT EFFECT THE DINNER PAILS

National and International Problems Inseparable from Local Welfare

No federal officer has a tougher job than Secretary of the Treasury Morgenthau.

The secretary of the treasury is purely an executive official. He is entirely without legislative power. Yet, when congress passes a bill requiring public expenditures for which no funds are available, the secretary must find the money. He may think the bill is dangerous or unwise—but, in spite of that, his duties force him to do everything in his power to pave the fiscal way.

A short time ago, the President delivered a budget message, that showed an estimated deficit of \$1,500,000,000—less than in other recent years. However, the president was frank to admit that the budget was incomplete—such vital matters as relief expenditures were yet to be detailed, and were not included. Best guessers say that, while relief spending will be less this year than last, Congress will appropriate \$2,000,000,000 for the purpose before it is finished. In addition, maturing government obligations call for an additional \$5,800,000,000. The bonus, not considered in the president's budget message, will cost at least another \$2,000,000,000.

As a result, the deficit will be in the neighborhood of \$11,000,000,000—every cent of which must be raised in the next year and a half. That is Mr. Morgenthau's job. The secretary of the treasury must determine what type of bonds to issue, and what rate of interest to pay. He must accurately estimate conditions in the bond market. A successful secretary is one who raises money most easily at the lowest interest cost—an unsuccessful secretary is one who fails in either of these two particulars.

So far, the New Deal has had things all its own way in financing. Issues have been oversubscribed within a few hours after their appearance. The cost of carrying the debt is lower now than it was a few years ago, because it has been found possible to cut the interest rates much below previous levels due to investors' fear of risking money in commercial enterprises.

Whether it will find conditions the same in the future is the question. A short time ago, Secretary Morgenthau was called before the Senate Finance Committee, which wished to ask him whether he thought the Treasury could stand the drain of bonus payments. He avoided answering the question directly, though he was obviously doubtful of the bonus' financial wisdom. And he was, according to all observers, somewhat worried about future financing. He pointed to the confused outlook and said, "So many things have happened that effect the Treasury that I certainly am not smart enough, and I haven't met anybody that is smart enough, to say what is the future of the government bond market."

When asked what would happen if the Treasury attempted to float \$11,000,000,000 worth of bonds and failed, the Secretary replied: "the minute I cannot raise the money required to finance the government, that minute you will have complete chaos."

Mr. Morgenthau did not intimate—nor has any other responsible authority—that the U. S. credit is in danger. However, there seems to be a saturation point beyond which government bonds, no matter how securely backed, cannot be floated on favorable terms. As conditions improve, oddly enough, it becomes increasingly difficult for the government to obtain cheap money—better business tempts investors to purchase industrial securities which either pay higher interest rate, in the case of bonds, or offer the chance of great appreciation of principal and earnings, in the case of common stocks.

Some observers think that the present Congress, listening to words such as Mr. Morgenthau spoke, will go low in spending. And there is also the possibility, and perhaps necessity, that Congress will be forced to raise money not through bonds but through new or still higher taxes. Action of the Congress on the bonus gives no indication of that body's future attitude toward spending—common belief is that if the solons realized that payment of the bonus would have actually shaken the Treasury, many of them would have voted for it anyway, motivated by the political considerations that arise inevitably in an election year.

Mr. Morgenthau's testimony, coming from the principal fiscal officer of the Administration, indicates that men at the top are thinking seriously about the public debt.

MAXIE MILLER WRITES

(For the Literary Service Bureau)

than that wrong to deprive child-drunk with "Smell of cigarettes in her clothes"—husband lost confidence and thinks of divorce—doubtless husband has done worse than that—wrong to deprive children of parental care—forgive and forget—start over again.

(For advice, write to Maxie Miller, care of Literary Service Bureau, 516 Minnesota Ave., Kansas City, Kan. For personal reply send self-addressed stamped envelope.)

Maxie Miller: I guess it is all right for a man to write to you to beg for advice so I'm doing so because I need it very much and I think you are able to give it to me. I am a married man and I am no angel but I have my ideas about how a married woman ought to act and do. My wife went to a party and came home most nearly drunk and with the smell of cigarettes in her clothes. This wife of mine confesses she was tempted and that the friends teased her into doing what she knows is wrong. I tell her she ought to have been stronger.

Now I'm afraid I can't be happy with this wife any more because I lost confidence in her. Do you think I have a right to get a divorce? We have two small children and I don't know what to do. Please tell me.—Peter Rex.

Peter Rex:—While your wife made a mistake, she did only what thousands of the most highly respected women do, these days. Then, since she confesses the wrong and I suppose promised not to do so again, you should forgive and start 'all over again.' You have no grounds for divorce, and surely you would not deprive your children of parental care. More than this, it is probable that you have done worse things and your wife had to forgive you. Search your own record, Mr. Rex, and undoubtedly you will feel differently. Yes, forgive and forget.

—Maxie Miller

PASSING JUDGMENT T

By R. A. ADAMS

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