

## BIG TASK FOR STRONG HANDS

Prof. Holden Heads Bureau for Farm Life Uplift.

## PLAN OF HARVESTER PEOPLE

Promotion of Agricultural Education, Greater Efficiency, Better Harvests and Happier Rural Homes.

"A co-operative movement for larger crops, better roads, happier homes, more prosperous people, a richer and better nation," spells the vast task committed to the service bureau established by the International Harvester company in Chicago. Prof. Perry G. Holden, the famous corn booster of Iowa, has been appointed manager of the bureau.

A little more than two years ago the International Harvester Company of America established the International Harvester company service bureau. Already it has done much work of real value. But, better still, it has made careful preparations for a work, which, it would seem, is of far greater service to humanity in general than anything ever before undertaken by a business organization.

**Object of the Bureau.**  
The object of the bureau is the promotion of agricultural education and a co-operation which will tend to raise the whole tone of commercial, industrial and farm life. Since agriculture is the basis of property and progress, naturally farm problems claim first attention. The aim is higher efficiency, both on and off the farm. And this is to be brought about through an improvement of material, social, intellectual and moral conditions.

To do a big work a big organization is necessary. Not alone the bigness, but the perfectness of the international organization as well, appealed to Prof. Holden. In its well-oiled machinery he saw the means for accomplishing an end. The entire organization is to be enlisted in the service work. The big general agencies, scattered all over the United States and Canada, the salesmen, travelers and expert machine men; the 40,000 dealers—to every one, so far as possible, is to be made an apostle of better farming.

**Importance of the Service.**  
For years the Harvester company has realized the importance of service. It has spent millions of dollars in the perfection of labor-saving machines, and it has sent men out into the fields to show farmers how to operate these machines.

It has loaned machines to schools and colleges, and it has distributed tons of literature, packed with the latest and best farm information. And last, though first, the invention of the reaper, which founded modern agricultural greatness, was founded this company. Agriculture and the International company have grown up together, and together they have prospered. But heretofore the service rendered was more or less indirect. Now the company is going in for direct service—direct to the farmers, and direct to the farmers' children, that the men and women of tomorrow may be more capable and so more prosperous than the men and women of today.

**Prof. Holden's Activities.**  
Writing in the December American Magazine, Victor Rosewater, editor of The Bee, outlines the good works of Prof. Holden, as follows:

If you were told that one man had increased the wealth of one state by \$20,000,000, you would be inclined to be skeptical, yet that was the declaration of Governor Cummins of Iowa with reference to the contributions of Prof. P. G. Holden, to the knowledge of corn raising in the state. Prof. Holden occupies a chair in the Iowa State College of Agriculture, and outside of this holds a unique position, which has been aptly characterized as that of the "evangelist of scientific agriculture." He has done more than any one man to popularize the work of the Iowa Agricultural college among the farmers. He soon discovered, in his college work, that the farmers were not going to the colleges or to college men to learn how to farm; but on the other hand, had very little use for the scientific farmer. To change this condition became the professor's ambition. His thinking on the subject evolved big ideas, which resulted in the establishment of the farmers' short courses, special seed-corn trains, the county demonstration work on the county poor farm, the state corn show, and finally the National Corn exposition. These have made it possible for him to go to the farmers instead of waiting for them to come to him.

Prof. Holden is an enthusiast whose enthusiasm is contagious. His convictions are deep-seated and anything he believes in he can make others see as he does. For this reason he was able to go to presidents of railroads and convince them

## The Purpose of the Trust Company



R. C. PETERS,  
President Peters Trust Company.

The trust company in its true form and serving the purpose for which it was intended, as designated by the name, has been brought into existence in Nebraska only recently by act of the last legislature of 1911. In the older eastern states trust companies have been serving the people for a great many years and it is probably as rare there for an individual to undertake the multifarious and exacting duties of executor or trustee as it is here at present for a corporation to do so.

True, trust companies, in name only, have existed for a great many years, but these were engaged almost entirely in the money lending business and were not permitted to exercise fiduciary powers under the old state law. A number of these trust companies built up very large clienteles and have become very strong financially as investment brokers. Their specialty was to supply the farmer with funds upon real estate security and the private eastern investor and life insurance companies with safe investments. The Peters Trust company was established by R. C. Peters in 1886 as such an investment company and came under the new law under certificate for charter No. 1. During all its existence, for over twenty-six years, and in making over 19,000 individual real estate loans, no investor has lost a dollar, taken a tax deed or gone into court on account of title, and it now has over \$20,000,000 of investors' money safely placed. It is probably the largest of its competitors in the United States in the amount of active real estate loans outstanding on its books.

**Others Have Good Records.**  
Other trust companies in the state have admirable records and have weathered all financial storms, among the older of which are the Farmers' Trust company of Beatrice, founded in 1872, by the Smith Brothers, and the Conservative Trust Company of Lincoln, formerly the Conservative Investment Company of Crete. All of these institutions have loaned a great many millions of dollars to farmers and have been and still are a great factor in the development and upbuilding of our state.

The new trust company law, under which all companies now using the word "trust" in their name operate, is the result of a very thorough and exhaustive study of the trust company laws of all other states. It is believed that it is as conservative, safe and beneficial legislation as the time-tried and experience-rendered laws of other states can make it.

One especially strong feature which will appeal to the prospective user of a trust company, and everyone who possesses property or life insurance that will

that it was to their interest to run special seed corn trains and pay all the expenses.

These special trains would have been failures if Prof. Holden had not known how to tell what he knew. He did most of the speaking, until his assistants had learned how to talk to farmers in their own language. Farmers will accept scientific facts from Prof. Holden as readily and gladly as children will take sugar-coated pills.

Part of his success is due to the fact that he exploits only one idea at a time. When he went out on his first seed corn train his slogan was, "Test your seed corn," saying nothing about the preparation of the soil, fertilization or cultivation. He asked the farmer to study his own cornfield and he would discover that about one-fourth of the stalks were "loafing around all summer, doing nothing." This was due to poor germination of the seed, and the latter required as much cultivation and care as the thrifty stalk. The effectiveness of this sort of teaching is shown in the increase of an average of 25,000,000 bushels annually in Iowa since Prof. Holden began his work in that state.

Persistent Advertising is the Road to Big Returns.

## MAGNEY WILL RETAIN PRESENT ATTORNEY STAFF

County Attorney-elect George A. Magney announces that he will retain the staff of County Attorney James P. English, whom he will succeed.

Mr. Magney goes from chief deputy to county attorney. Deputies Charles Haffke, Louis J. Platt and James M. Fitzgers are retained and Sophus F. Nebbe, Jr., fills the vacancy occasioned by Mr. Magney's advancement. Paul P. Steinhilber continues as messenger and Miss Lottie M. Martin as stenographer.



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yield \$1,000 or more is such a one, is that commercial banking is entirely prohibited under it. This clause in the law makes our trust companies strictly usable for the administration of trust funds and estates only and assures no mingling of funds or policies and eliminates even all temptation for doing so. Furthermore, by this feature the element of financial fluctuation is as nearly abolished as is possible. There are no checking deposit liabilities and the entire capital stock of a trust company, as well as its surplus, undivided profits and state deposit stand in full as a protection for the proper administration of trust funds and estates.

## Why They Are Liked.

Responsible and conservative trust companies are more and more preferred to individuals as executors and trustees for these reasons:

They have an existence that is permanent. They do not die.

Their officers are men of long experience and special training. They do not experiment with investments.

Their capital and surplus are a fixed guaranty of good faith and honest administration. This does not fluctuate from year to year.

They are required by law to deposit

adequate security with the state. This saves the bond expense.

They are always accessible for business. They do not go abroad, or are unable to attend to business on account of illness.

They act impartially and without prejudice. They are not influenced by personal considerations.

They are under state supervision and their accounts are examined periodically by the state auditor, and their correctness vouched for.

Their accounting system is exact and permanent. Individuals often lack the facilities for proper accounting.

The fees are so fixed by law that they can be no greater than those of individuals, and usually are less. Their administration is economical and honest.

In a recent address on "Trust Companies," a prominent attorney gave his experience in examining a large trust company.

"Taking three simple estates," he says, "one of guardianship, one of executorship and one of trustees under a deed, there wasn't a question as to the age of a beneficiary, as to the condition of a property investment, as to whether taxes had been paid or insurance was outstanding, as to the terms of the fund, as to the pendency of litigation, as to any judicial decision affecting the validity of that trust, as to whether the investments were legal or discretionary; in short, every query my legibility could propound, that was not answered within three minutes, and satisfactorily and adequately answered."

## Does Not Die.

"Now an individual executor and guardian or trustee would very likely have had all this information in his head and could have answered all my questions without pushing a button, but suppose he dies or resigns? The trust company doesn't die; that is one of its chief advantages. Nor does the trust company proceed on the basis of 'carrying things in your head.' There must be a note or entry made of every single thing, and should it at any time be necessary to pass over the trust to some one else the history is complete and minute. That certainly cannot be said of the individual executor or trustee. Nor does the trust company resign. It beats the old guard of Napoleon. It neither dies nor surrenders."

The general demand for a law such as is now in existence, as outlined, has been so strong that the use of trust companies for all activities of a fiduciary nature will be universal in a short time so that, with the extraordinary safeguards and restrictions thrown around them under this law, our trust companies will fulfill a duty and occupy a place in the financial system of our state that will be a benefit to every citizen.

## TIMELY REAL ESTATE GOSSIP

## Two New Apartment Houses for Omaha Are Announced.

## ASKS HELP FOR GROWING CITY

## John L. McCague Pleads Before Real Estate Exchange that Business Men Help Shape City's Future.

## "Omaha has arrived!"

John L. McCague made that statement the climax of a splendid talk before the Omaha Real Estate exchange the other day. He was pleading with the exchange to get into the progressive movement and help pattern the garment for the future Omaha of 300,000 inhabitants.

It was a good climax to those men who heard and it was a good statement to hurl into the air too great body of men in Omaha who are standing by, merely buying themselves with personal affairs and letting the city take care of itself.

Omaha has arrived, and as Mr. McCague declared, it is time for the whole citizenship to wake up and boost for their home town. That there is an awakening, however small, has been called to the attention of those who have been watching the city for the last few years. Even since the commission plan of government went into effect there have been small progressive steps called to the attention of those observers and the suggestion of these steps has framed a vision.

A vision or an ideal to work for is as necessary for a city or community as it is for the individual, and now that more details have entered into Omaha's vision the pattern from which to build a greater city is easier to follow. As James Allen wrote, "He who cherishes a beautiful vision, a lofty ideal in his heart, will one day realize it." So Omaha, now that a vision has been framed and a desire created, may expect to move forward steadily and one day be what its progressive citizens now want it to be.

Mr. McCague declared to the Real Estate exchange, also, that "Omaha has grown in spite of its citizenship," meaning to point out that this city is a logical business center and market place and that, having grown this far without the entire citizenship boosting it, the city is bound to improve and grow

greatly when they take a hand. Also he meant to show that unless the citizens enter into the spirit of progress and help shape its affairs for the future the growth will continue anyway and, like a boy outgrowing his clothes, will be uglier than if it had remained as it was.

Mr. McCague is especially desirous that the business men of the city take active interest in the new city charter. "Don't let the politicians write that charter," he declared. "It is up to the Real Estate exchange, the Commercial club, the Ad club and all the other organizations of the city that are interested in public affairs and civic betterment to see that that new charter is well framed and adapted to a greater and better city in which to live. Omaha, in thirty years, will be a city of 300,000 or 400,000 inhabitants and it is up to us now to construct a city to accommodate them."

Other governmental improvements are going to come and Mr. McCague's admonitions will be just as truly applied. Changes are taking place every day, and, happy to say, they are changes for the better—governmental improvements, business improvements and moral improvements.

Members of the Real Estate exchange especially were pleased to notice repair work begun on the Farnam street car tracks. The exchange a few months ago appointed a committee to confer with the street railway company officials to ask that repairs on car tracks throughout the city be made. After a week the

committee reported that the railway company had beaten them to it and work was in progress at many of the points they desired repairs done. Farnam street, of which they particularly complained, is now being worked on. Curbstones are being taken out from between the tracks and new tracks and paving will be put in.

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## Motorman Gets Big Verdict for Injury

Edgar T. Wenquist, a motorman, who was run down and injured by a car in the Vinton street barn, was given a verdict for \$4,500 for personal injuries against the street railway company by a district court jury. The company will appeal. Wenquist had sued for \$15,000. The motorman was entering the barn, when it was alleged, a car came up behind him, inflicting severe permanent injuries.

# San Antonio

For the Winter

## Fascinating in the beauty of its romantic setting, charming alike in climate and social life—a winter in Sunny San Antonio is a new treat in store for you.

Fine hotels, theaters and shops—golf the year round—splendid roads for motoring.

For Booklet and any information about hotels, write Chamber of Commerce, San Antonio, Texas.

### The way to go is via the Katy

Limited trains from St. Louis and Kansas City—  
"The Katy Flyer" and "The Katy Limited"  
cover the distance in the quickest time, with the greatest comfort.

Trains from your city make connections at St. Louis or Kansas City with the fast, dependable trains, equipped with all the luxuries of travel.

For fares, berths or any travel information, ask your nearest agent.

GEO. A. McHUTE, District Passenger Agent, 805 Walnut St., Kansas City, Mo., or W. S. St. George, General Passenger Agent, St. Louis, Mo.

## Shall Street Car Stops Be Changed?

The Commercial Club and the Omaha Auto-Motor (automobile) Club desire to have street cars stop at the near side of the street intersections to take on and let off passengers instead of at the far side, as they do at present. The claim is made by them that it will lessen accidents.

The Omaha & Council Bluffs Street Railway Company does not favor the change for the following reasons:

1. It has been the established practice in this city, ever since street cars have been operated, to stop on the far side of intersections, and it is the established practice in the majority of cities throughout the country today. We feel a change would be confusing to residents and strangers alike.

2. To stop at the near side of intersections would leave the car entrance fifty feet away from the cross-walk, compelling passengers to wade through mud when boarding cars on unpaved streets, and compelling them to wade through snow and slush when boarding cars even on paved streets on many days during the winter.

3. Careful study and investigation fails to substantiate the claim that the near-side stop lessens accidents. The theory of advocates of the near-side stop is that there will be fewer collisions if cars stop on the near side of the street intersections. Our experience and the experience of other street railways is that but few collisions occur at intersections where the car is about to stop. Ninety per cent of all collisions occur either in the middle of the block or at intersections where the car is not about to stop and, therefore, would not be affected by the change, and the remaining ten per cent would still occur, because the chance of a street car colliding with another vehicle when crossing an intersection remains the same whether it is starting up from a stop or coming to a stop as it

crosses the intersection. In either event, the speed of the car would be the same.

IF THE OMAHA & COUNCIL BLUFFS STREET RAILWAY COMPANY BELIEVED THAT THE NEAR-SIDE STOP WOULD LESSEN ACCIDENTS, IT WOULD BE QUICK TO ADOPT IT FOR FINANCIAL REASONS, IF FOR NO OTHER, AS IT IS COMPELLED TO PAY THE DAMAGES.

4. A number of cities, after trying the near-side stop, have abandoned it and returned to the former practice of stopping at the far side. Notable among the cities is the City of Minneapolis where conditions are very similar to the conditions in our own city.

The Omaha & Council Bluffs Street Railway Company desires to do in this matter what the majority of its patrons wishes it to do, and, in order to give its patrons the opportunity to express themselves, will take a vote on the question.

On Monday, Tuesday and Wednesday, November 25th, 26th and 27th, passengers on paying their fare will receive from the conductor a ballot, on which they will please indicate their wishes in the matter by marking a cross opposite "FAR SIDE" or "NEAR SIDE" and drop the same in the box on the rear platform of the car.

It should be borne in mind that if the near-side stop is adopted, cars will no longer stop on the far side.

Men, women and children alike are entitled to a vote for each fare they pay, and we sincerely hope that all persons will exercise their right to vote each time they ride, so that we may have a fair expression of public sentiment on this question, not only for our own guidance, but also for the guidance of the City Commissioners, who have been requested by the Commercial Club to enact an ordinance requiring us to stop on the near side instead of the far side.

## Omaha and Council Bluffs Street Railway Company

## PETERS TRUST COMPANY

.....ACTS AS.....

EXECUTOR under wills. —  
ADMINISTRATOR without a will, or, with the will annexed.  
GUARDIAN of a minor or an incapable person.

TRUSTEE to execute trusts, disburse life insurance, or hold funds impartially.  
DEPOSITORY for trust and court funds at interest.

AGENT in the management of property.  
RECEIVER or ASSIGNEE in business embarrassments.

REGISTRAR and TRANSFER AGENT for registering, transferring and counter-signing Stock Certificates, or Bonds of Corporations or Municipalities.

TRUSTEE UNDER BOND ISSUES.  
FINANCIAL AGENT in the INVESTMENT OF FUNDS in first mortgage loans and bonds.

(Our Loans are Tax Free in Nebraska)  
WILLS drawn, cared for and filed without charge, where named Executor or Trustee.

Capital \$700,000.00  
Surplus \$190,000.00  
Deposit With State Auditor \$40,000.00

PETERS TRUST COMPANY  
1622 Farnam Street,  
Omaha National Bank Building.

## The English Boot

This is so popular this season with milady in the east. It well deserves its popularity. Real style leaders today consider the wearer's comfort as much as style, and combine the two. This Little Boot is a real leader. It is especially popular in tan, but we also have it in black, button and lace.

\$4 and \$5  
DREXEL

1419 Farnam.