

THE OMAHA DAILY BEE

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APRIL CIRCULATION. 53,406. State of Nebraska, County of Douglas, ss.: Dwight Williams, circulation manager of The Bee Publishing Company, being duly sworn, says that the average circulation for the month of April, 1915, was 53,406.

DWIGHT WILLIAMS, Circulation Manager. Subscribed in my presence and sworn to before me, this 1st day of May, 1915. ROBERT HUNTER, Notary Public.

Subscribers leaving the city temporarily should have The Bee mailed to them. Address will be changed as often as requested.

Thought for the Day. Selected by Mrs. M. A. Crane.

The man or woman who finds eternal realities and lives in them largely, remains as a child of God should do, forever young.—George McDonald.

Regardless of who wrote it, the note reads all right.

Diplomatic notes still hold the pennant for diplomacy.

Nebraska republicans know that a united party means 1916 victory.

The bandwagon of Greater Omaha can stand considerable more steam. Stoke up!

The warm weather ought to ripen the remainder of those city hall plums right soon.

The document bears the stereotyped signature, but the voice is the voice of the master.

If the Electric Light company is ready to do the right thing, as it professes, why the hesitation?

Special election to vote on Greater Omaha consolidation June 1. Mark it down on your calendar.

Omaha voted for Sunday base ball; Lincoln voted against Sunday theaters. Stop-over Sundays in Omaha!

Besides a mountainous debt piled up by war, posterity will also struggle with a legacy of hate. The evils that rulers let loose live after them.

Among the major disadvantages of a crisis may be reckoned the hair-trigger views of would-be statesmen fixed at non-combatants without warning.

Considering the number and malicious tone of rumors floated in stock exchanges, it is evident that bulls and bears possess more imagination than patriotism.

King Ak-Sar-Bon is unlimbering to resume business at the old stand. In the realm of Quivers all subjects look alike, and differences of ancestry are obliterated.

Emperor William complains that his allies, Austria and Turkey, have not come up to expectations. Still, the German warriors are doing tolerably well by land, air and sea.

Des Moines has a new postmaster—but then, republican hold-overs in Iowa do not have the advantage of a factional fight between a cabinet member and a United States senator.

At the outset of the melee Colonel Roosevelt outspatented Mr. Barnes into the Ananias club. Mr. Barnes kindly renders a like service for Colonel Roosevelt. Now let the inside sentinel step outside and lock the door.

Three members of the Bryan family attached to public payroll, without including "Met," constitute an animated refutation of the charge that "deserving democrats" of Nebraska are not receiving their due.

Thirty Years Ago. This Day in Omaha.

Mr. Keating, general agent for Anheuser-Busch, has brought to this city a pair of draft horses regarded as the largest in Omaha, their total weight being over 3,000 pounds and their total height high. They are bay color. Mr. Keating brought this team from Mount Pleasant, Ia.

The woman who exchanged cloaks at the Ancient Order of Hibernians' band ball can find her own by calling at 126 Chicago street.

Mrs. B. N. Torrey of Creston is in the city visiting Mrs. H. K. Burket.

At the meeting of the State Dental society at Lincoln, Dr. A. F. Johnson of Omaha pulled out the honor as vice president.

Mr. and Mrs. H. B. Hudson started on a journey to Boston, where Mrs. Hudson will remain for the summer.

Mrs. M. D. Carroll, 718 North Eleventh street, desires to announce that she is introducing N. B. Norman's system for cutting women's, children's and gentlemen's clothing.

Hon. John T. Howe, general solicitor for the Minnesota & Omaha, is in the city visiting old friends.

Faye Hurley, agent of the Union Pacific passenger department at Baltimore, is in town.

Plain Spoken and to the Point.

The protest prepared by President Wilson and transmitted by Secretary Bryan demanding of the German government scrupulous respect of non-combatant lives and property on the high seas is plain-spoken and to the point, and unquestionably voices the sentiment of the great majority of the American people.

The freedom of the document from obscure diplomatic phraseology, and its prompt publication in our own press almost simultaneously with presentation to Berlin, indicates that it is intended as much for the sovereign American citizen as for the sovereign of Germany.

In the one paramount proposition it is clear-cut, namely, that the United States will not recognize or acquiesce in violation by any of the warring nations of Europe of the rights accorded by international law to our citizens voyaging the seas either in neutral ships or in unarmed merchantmen flying a belligerent flag.

This protest is broader than all possible claims for reparation for distressed lives of Americans—it embraces all citizens of neutral countries and all non-combatants of belligerent countries as well. It is a demand for observance of an established principle of international law, with notice that its disregard must forfeit the benefits of that code.

In view of its constant effort to maintain friendly relations with this country and enlist our moral support, we may be sure the German government will—to use a colloquialism—sit up and take notice, and make an effort, not only to give us a satisfactory answer, but also to stop the unjustifiable practices to which we are objecting.

These Be Real Heroes.

Alongside the wanderings of Ulysses and his companions will be placed the exploits of Lieutenant von Muecke and his little band of fifty sailors from the Emden, who have just turned up at Damascus. Six months ago the Emden was overhauled and sunk by an Australian cruiser at an island in the Indian ocean, and a finish was put to the spectacular career of that dashing sea raider. A landing party, engaged on business ashore, eluded the fate that overtook the rest of the ship's company, and put to sea in a commandeered boat. Now and then some word has been had of their presence in some out-of-the-way corner, but always have their eyes been turned toward the Fatherland, and their efforts bent at reaching back to where they can be of service to their country. What adventures they have had, what difficulties they have overcome, may never be known, for it isn't like men of that stamp to tell much of what they have done or how they did it. But they have won the iron cross with credit, and some modern Homer may find in their story the foundation for another Odyssey. The company that sailed on the Emden was made up of gallant fighting men, and Lieutenant von Muecke and his fifty were not the least of the lot.

Put on the Brakes.

The presence in the police court of a considerable number of motorists shows that all the drivers are not giving to their position the care it should receive. Omaha ought to be a veritable paradise to the motorist, its broad paved streets offering ideal conditions for driving. Unfortunately, too, these same fine streets present an ever present temptation to "speed up," and from time to time some thoughtless motorist allows his car to get away from the speed regulations. Other matters are also overlooked, and as a result the careful drivers, who are in the big majority, suffer because of the carelessness of the minority. It is to the interest of all that proper attention be given to the management of the huge cars that dart around the streets, especially after nightfall; and this care should be extended to the boulevards and the paved roads leading out into the country. A number of accidents have been noted lately that might easily have been avoided had the driver observed strictly the rules of the road and given consideration to the rights of others. "Safety first" is a mighty good rule for the auto driver, and its observance will not detract in the least from the joys of motoring.

Getting Together.

The movement among the republicans of Nebraska to organize for the campaign of 1916 is gathering force, and with the interest of the party aroused will bring back victory to the party's banner. This time is most appropriate for a reunion of the factions and an end to the bickering that has divided the party and made it possible for the democrats to seize the power. The prosperity of the state and the nation is safe in the hands of the republicans: democratic ascendancy has always meant trouble, extravagance and maladministration. The republicans have made good on their promises in Nebraska. The most salutary laws on the statute books, for the regulation of corporations, for the protection of the citizens, and for the advancement of the people in all their activities were put there by the republicans. The party can point to a most notable record, that of having enacted its every platform promise into law, and those laws are now on the statute book upheld by the courts and in full operation.

Only factional differences have divided the party and given the democrats an opportunity to secure control of the executive and legislative branches of the government. If the republicans will get back to the advocacy of proper principles and submerge personal grievances, success for the party in Nebraska will be easily obtained.

An official statement of the cost of war in British ships, exclusive of warships, show a total of 201 vessels, and a life loss of 1,586. Since February 18, the date of the war zone decree, ninety-one merchant ships, mostly British, have been destroyed by German submarines and mines, and 1,300 lives lost. The life toll includes the loss due to the sinking of the Lusitania. In the list are seven Norwegian vessels, three American, three Swedish, four Dutch, three Danish and one Greek vessel. The claims department of the German government will be a busy institution for months to come.

"If Brother Charlie has been elected mayor of Lincoln," observes the Boston Transcript, "he certainly has fractured one of the most long-standing traditions of the Bryan family." Go to—Didn't Brother William achieve congressional honors before the eclipse of the silver moon?

Loaning to Persons With Small Means.

ALONG lines previously tried out elsewhere, there was recently established in New York a bank having for its purpose the making of loans in small sums on personal responsibility only. This institution comes into direct competition with the much-exposed but still thriving loan shark. Its success would be a serious undermining of the loan shark's business. It aims to accommodate the man of small income who has no bank account—that is, the man with an income of from \$20 to \$30 a week. Such a man when in need of a loan of from \$50 to \$100 can get one from any bank merely on his note, even though his note be endorsed by one or more of his friends. One reason is the smallness of the amount—too little for the bank to bother with. And yet this poor man's note, with its indorsers, may be quite as good in its relation to the amount involved as the note of some much larger borrower who, having an account with a bank, can with no difficulty secure a loan of some thousands of dollars. The man with a small income when pressed for \$50 or \$100 finds his usual recourse to be the loan shark, or a lender on chattel mortgages. His alternative is charity, but self-respecting men, in dislike of accepting charity, commonly resort to the loan shark and thus submit to usury. A third recourse which ought to be open to him—that of credit at a moderate rate of interest—has been long closed.

Of the operations of the bank recently established in New York to meet the needs of persons of this class, a writer in the New York Times Annalist says: "The same conditions prevailed in continental Europe up to sixty-five years ago. Now there are 17,000 industrial and other co-operative banks in Germany doing a total business of nearly \$5,000,000,000 a year. In Italy in 1906 there were 600 people's banks, with outstanding loans of \$19,000,000. In France small loans are made amounting to hundreds of millions annually.

The first effort to provide similar banking facilities here was made five years ago, when Arthur J. Morris put into operation a scheme he had worked out, now known as the Morris plan. This plan is neither a novelty nor a radical step. It is strictly on a business basis, and the borrower knows that he is not relying upon charity nor paying excessive interest charges, but is merely receiving the credit to which he is entitled and is paying fairly for the accommodation.

The first of these institutions was established in Norfolk, Va., Mr. Morris' home town, fifteen years ago. Others followed. Several of these are but a few months old, and their establishment followed the formation of a central company which began business last June. This corporation was organized to assist in starting Morris-Plan banks in other cities where they were felt to be needed. It subscribes about 25 per cent of the stock of each bank, the rest being taken by local capital, and it supervises and helps in the operation of each. One of the first new banks it established was that in New York, which started business on December 21, 1914, under the name of the Morris Plan company of New York. Its capital is \$100,000. On opening day, there were eighty-three applicants for loans, on the second day more than 100, the third day 250, the fourth day between 350 and 400, and on January 11 more than 1,000. During its first two months, January and February, the company made 529 loans, aggregating \$31,750, an average of \$118.85 each. At the end of that time there were but seven delinquencies in weekly payments, only two of which were for as long as one week. Of the borrowers 476 were men and 53 women. The average weekly income of the borrowers was \$72.10. The favorite amount for loans was \$100, of which there were 308; 152 loans of \$50 were made.

The number of loans made by all the Morris-Plan institutions up to December 31, 1914, was 54,815. The average amount per loan was \$123.85. Losses from bad credits have been less than one-tenth of 1 per cent. In that time 17 per cent of the loans have the indorsers been called upon to pay anything. Profits of the bank have been at the rate of 7.8 per cent. The plan of making the loans is simple. The applicant must furnish references as to his character and must give information as to his income. He must have at least two indorsers or co-makers of situation and income at least as good as his own. For each \$50 borrowed he agrees to pay \$1 a week for 10 weeks. The interest is deducted in advance, so that he receives but \$7. Should he fail to make a payment on time he is fined 5 cents and notified of his delinquency. If he gets a week behind, his co-makers are notified. He may be relied upon to see that he catches up again if he can. Should he fail to do so, the co-makers take his place in making the weekly payments.

The profits of a Morris-Plan company are derived not only from lending its capital, but also from lending the prepaid interest, the incoming payments and money corresponding to deposits—for the plan has its investment as well as its borrowing side.

Since December, 1914, the list of new companies organized to operate under the Morris Plan has included banks of New Haven, South Bend, Hartford, Bridgeport and Worcester. The Bridgeport company was the twentieth to come into the field. It began business on April 13, the Worcester company on May 1, and a company at Salisbury, N. C., on May 3. The company in Salisbury has a capital of \$50,000, the two New England companies each \$100,000. Similar institutions will soon be organized at Columbus, O.; Watertown, Conn., and other cities. Over \$7,000,000 has been loaned, thus far, by fifteen Morris-Plan companies, to over 60,000 borrowers.

Twice Told Tales.

Pooped the General. There is a famous British general who hates to see his soldiers wed. One day a Tommy came to him and asked permission to marry.

The general, hoping to cool the man's ardor, told him to go away and come back again a year from that day, and if he was then in the same mind permission would be given him to marry. When the year had passed the soldier repeated his request.

"But do you really still wish to marry?" asked the general, in surprise.

"Yes, sir, very much," answered Tommy. "I never heard there was so much constancy in man or woman."

The soldier retired and prepared to leave the room, but when he got to the door he turned around and said: "Thank you, sir, but it isn't the same woman."

A Square Deal. When the jury in a western court found the accused guilty of the crime charged, the prisoner rose in the dock and dramatically exclaimed: "May heaven strike me dead if I am guilty!" The judge waited a few minutes, and then said: "Prisoner at the bar, since Providence has not seen fit to interfere, the sentence of the court will now be pronounced."

People and Events.

Even for non-combatants war is all that General Sherman said. New York has an exhibit of clay models from 127 soldiers depicting the horrors.

A limit to the size of packages that passengers may carry in New York subway trains is under consideration by the Public Service commission. It refers to visible packages only. With amazing indifference to judicial lightning, the Brooklyn Eagle comments on the impropriety of judges taking three months' vacations while court dockets are crowded and litigants pleading for action. The Eagle, probably, has feathers to burn. More than 200 cottages have been built on government forest lands by summer residents under the permit system. The Department of Agriculture is handling the business. Tracts of five acres or less are leased for this purpose for periods not to exceed thirty years.

The Bee's Letter Box.

For Freedom and Justice.

EUSTIS, Neb., May 12.—To the Editor of The Bee: I have taken your paper for some time and read all the correspondence in The Bee's Letter Box with interest and today I see a letter from F. A. Agnew criticizing our administration. If he were in President Wilson's place I expect he would have the good old United States plunged in a war over the sinking of the Lusitania, when all papers were full of the warnings from Germany. We all feel deep sorrow for those connected in any way with that terrible accident. My father was a United States soldier and served his country regardless of the administration, and at this critical time let every man that has any honor do the same. Help our present instead of hindering him, if you please. And also see in today's Bee the plea Leo Frank is making for justice. It is a shame and a disgrace to the state of Georgia to execute a man that has not been proven guilty beyond doubt, and he has not. Why do they insist on his death? True, it will be a death for a death, but they are not sure he is the guilty party. I am an Irish Roman Catholic and I pray God justice will be shown this man and the death penalty changed. I don't think any man has a right to say another shall die or take another's life unless it be in self defense. I will pray the day is not far off when capital punishment will be no more. Hoping you will publish this letter soon. MRS. C. KINGSELLA.

Not a Question of Warning.

SOUTH OMAHA, May 14.—To the Editor of The Bee: I consider the letter signed "Dr. H. Gerhard" is an insult to every American citizen either native or foreign born. If I would send word to a man that I would kill him if he went to a certain place and he would laugh at my threat, and then I would kill him, I do not think any court would save me from electrocution very long. It is not a question of whether the people, including women and babies, on the Lusitania, were killed by Germans, English or French. It is simply a question of humanity. There are many numbers of our good German citizens either deplore or denounce the sinking of the Lusitania and I have heard German citizens say it is one of the greatest crimes ever committed. The German citizens who want us to be neutral, like Gerhard, but flaunt their cause in our faces every day, instead of insisting us about the "free" people who were killed on the Lusitania, would do better if they would keep still. F. A. AGNEW.

Says Nothing Comparable.

PLATTSMOUTH, Neb., May 13.—To the Editor of The Bee: For the benefit of Senator Hitchcock and his bunch of German friends who passed resolutions attempting to justify their government in sinking the Lusitania, will you kindly print with this the verdict of the jury? The more determined the effort to justify or excuse, the worse will be the effect on world opinion. In the history of war there is no single deed comparable in its inhumanity and its horror to the destruction, without warning, by German torpedoes of the great steamship, with more than 1,000 souls on board and among them more than 100 Americans. A. W. ATWOOD.

Plan to Forget Racial Ties.

OMAHA, May 14.—To the Editor of The Bee: America is one vast melting pot of the races of the world. Here we have a free press and free speech. Conditions here, political or economic, are what we by common agreement make them. But there are those who do not become true Americans. They flee here to escape the army service required of them, become American citizens, legally, but seem to think they still owe allegiance to the old country. Now, more than ever before, Americans must forget their racial ties and judge with impartial minds the events of this war. It is not our duty to settle this war with the sword. Enough blood has been shed now. We are not prepared to fight any foreign country, except on our own territory. Here, I know, no hostile nation can ever invade us. Now we want not pro or anti-German sentiments, but common sense. The Lusitania incident is to be regretted. Germany was legally in the right. The Lusitania was heavily loaded with contraband. Germany and England were morally in the wrong. England should not have allowed passengers to be aboard the ship ignorant of its cargo. On the other hand, Germany could have given more definite notices. Never before has any country stooped to sink a ship laden with defenseless passengers. It would be well to prevent any contraband from visiting the war zone, except officially, for such sensation-seekers endanger their country as well as themselves. However, no amount of apologies afterward can make the matter right.

Of course, the Germans prefer that we should not furnish the allies with ammunition. The Germans make their own ammunition, and if they could cut off the supply of the allies, they could dictate terms to them. A German bullet causes an ally just as much pain as an ally's bullet made in the United States does a German. To cut off the allies' supply at this crisis would be to favor the Germans.

"Thank goodness, our present administration is not bloodthirsty. I think it is fully capable of defending the country's honor, without suggestions from citizens who know 'what they would do if,' etc. Our fight citizens who are so anxious to fight should be made to shoulder a gun and seek the fighting. C. H. C.

Tribute to Ella A. Brackin.

OMAHA, May 12.—To the Editor of The Bee: Miss Brackin came to Omaha with her parents in 1864. So that, of life's span of sixty-one years, she passed fifty-nine of them in Omaha. Her residence was frequented by few even of the pioneers. She and her father, J. H. Brackin, and his family had seen the future Omaha, a mere nucleus of poor houses clustering around the vicinity of Ninth and Harvey streets, expand to its present growth, embracing a total of 300,000 people. Miss Brackin was, therefore, a part and parcel of Omaha, and is all her travels loyal to the city of her adoption—almost of her nativity. She possessed a fine intellect, a discriminating and observant mind, unusual descriptive power which she frequently exercised to the great pleasure of her friends in recounting her experiences and travels abroad. Deprived of her parents at an early age, she accepted and performed life's duties and responsibilities as they arose. Well informed, of a positive nature, she had her own opinions and convictions, but whatever she did was dictated by a natural sense of justice and upright dealing—by a natural goodness of dis-

position. This was especially noticeable in the practical and personal interest which she took for many years in the Old People's home, in the Young Woman's Christian association, in the hospitals and in our various civic and religious charitable societies. To minister to the poor, the sick and the afflicted of this earth—this was her greatest, almost her only pleasure. She was a charter member of the First Presbyterian church, and it may be a remarkable coincidence, as mentioned by Rev. Dr. Jenks, that while Miss Brackin's mother was the first person to have been buried from the church, Miss Brackin herself in prove the last. For many years it had been Miss Brackin's custom to take the flowers with which she weekly supplied her church, and distribute them herself each Sunday among the sick and the poor of her acquaintance, bringing into their lives these smiles of God. Carrying everywhere the silent, yet potent, influence of these flowery messengers, she could say with Longfellow: "All places, therefore, and all seasons flourish again under their feet and smile like wings."

Teaching us, by most persuasive reasons, How akin they are to human things. And with child-like credulous affection We behold their tender buds expand; Emblems of our own great restoration, Emblems of the bright and better land. ARTHUR C. WAKELEY.

DOMESTIC PLEASANTRIES.

"You don't see a lot of women staring at men," snapped the woman. "You don't," suggested the man; "look what happens to a man when he doesn't get up in a car to give some woman his seat."—Philadelphia Ledger. "Pop, why does a doctor stick that thing in your mouth to tell if you have fever?" "Because the mouth is the place where the hot air comes from."—Baltimore American. Miss Sweetthing—When we are married we must have no secret from each other. You must tell me everything. Mr. Sapsucker—But—really, I don't know everything.—Public. Bacon—What is your daughter doing at the piano? Egbert—Sounds as if she was setting her class yell to music.—Yonkers Statesman.

SUNDAY BASE BALL.

The contest takes a sudden turn. The catcher's hands begin to burn. When Billy Sunday plays. The globe on a tangent flies. And cleaves a curve up in the skies. As quick as a scot before our eyes. When Billy Sunday plays. The minute he jerks off his coat. The brewers lose their old book govt. When Billy Sunday plays. The demon Run receives a swat. Upon a very tender spot. Which knocks him where it's awful hot. When Billy Sunday plays. He makes a hit and steals third base. And then slides home upon his face. When Billy Sunday plays. We all are balled out on a foul. And while the bleachers cough and howl. We pay him tribute without a growl. When Billy Sunday plays. His pennant in the wind unfurled. He gives a goose egg to the world. When Billy Sunday plays. He moves the ministers to wall. And makes the devil shrink and quail. The Lord Himself must sit the trail. When Billy Sunday plays. Omaha. WILLIS HUDSPETH.

Advertisement for Red Crown Gasoline. Features a large illustration of a gas pump with a crown on top. Text includes: "Red Crown Gasoline", "Takes you there and back on fewer gallons.", "Polarine keeps your engine running right.", "Reduces repair bills.", "STANDARD OIL COMPANY, OMAHA."

Advertisement for Busy Bee Boys. Features an illustration of a boy in a top hat and long coat. Text includes: "BUSY BEE BOYS", "It's lots of fun to play Daddy-long-legs and walk with stilts. We will give TEN PAIRS FREE to the ten boys that bring us the most pictures of the stilts before 4 P. M., Saturday, May 22d.", "This picture of the stilts will be in The Bee every day this week.", "Cut them all out and ask your friends to save the pictures in their paper for you too. See how many pictures you can get and bring them to The Bee Office, Saturday, May 22d.", "The stilts will be given free to the boys or girls that send us the most pictures before 4 P. M., Saturday, May 22d."