THE OMAHA DAILY BEE

FOUNDED BY EDWARD ROSEWATER. VICTOR ROSEWATER, EDITOR.

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NOVEMBER CIRCULATION. 53,716

lop take of Nebraska, County of Douglas, sw:
com Dwight Williams, circulation manager of The Bee
The ublishing company, being duly sworn, says that the
highverage circulation for the month of November, 1915,
selv vas 53,716,
selv DWIGHT WILLIAMS, Circulation Manager,
77 Subscribed in my presence and sworn to before
the no. this 2d day of December, 1915,
whe 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

A man is truly educated only in so far as he is "nato his job." Diplomas are good in their place, but it is on'y what a man can do that counts. - William Hawley Smith.

The only place where the hyphen fits perectly lovely as a link is in Pan-America.

Mr. Wilson can talk like a regular human washeing when he gets among the democrats.

Standard Oil knows how easy it is to raise little extra revenue by adding a cent to the rice of gasoline.

With the second section of the Ford peace arty at sea, the responsibility of Neptune is wore than ever noticeable,

"America, first, last and all the time" is the In critage of the whole people, not the stage prop-'try of any political party.

The breach between civilization and Bagdad continues to widen, but the trail is plainly wounarked for a return visit.

Should no other reward come to Franz Von anntintelen, he can rejoice in the possession of the ouble-cross of organized labor.

However, Chicago can console itself with the prospect of entertaining the only national comparty convention with a punch in it.

War is really taking on a serious aspect spowhen it interferes with the orderly delivery of missir. Rockefeller's oil to his customers.

An increasing flow of European parliamenguarry talk enlivens the cables these days. The ensor dodges his duty, or is afraid to do it.

You can be a good fellow in lots of ways pearound Christmas time, and one of the best greyays is to help the Associated Charities, which ter busy with relief work all the year.

Rev. Charles Aked says the peace expedition by all win, because it is supported by the doctrine the brotherly love. But, didn't we have that moctrine before the war commenced?

The weight of authority bestowed on na the ional preparedness by the president does not cusiter the fact that Christmas preparedness is of he most gripping issue of the moment.

Treasurer Hall is not contumacious, but he Turould like the supreme court to take cognizance valif his reasons for wanting to be guided by the onstitution in administering the state treasury.

a 4 Complaints of indifferent service and costly maperation on some stub lines would quickly womanish if the railroad managers would install thems expensive power and rolling stock. Reasonbruble accommodations make for development and uttrereased business.



Members of the Temperance society put on a social use at St. Philomena hall, the characters being taken by these amateur actors: Messra. P. P. McGuire, John IcGinn, P. L. Sourd, Lou H. Baer, J. A. Linahan, harles Taggert, Mrs. P. P. O'Bryan, Mrs. Nora lannery and Miss Dealan.

Postmaster Contant says that only one messenger required to attend to the special delivery so far deenceloped in Omaha, and he has plenty of leisure at Since October 1, the special delivery letters re-Weived here have numberd 975.

The new gas tank which is being built at the corner Eleventh and Jones streets is fast nearing com-

sin Mrs. J. W. Rich of Evanston, Ill., is here on a thewo weeks' visit with her brother, Assistant Post-Fauster Woodard. all Miss Bertha Goldberg, sister of A. Goldberg, the

Hohirteenth street dry goods merchant, arrived from sect. Petersburg, Russia. Mr. Goldberg had not seen halor for over twenty years. General Manager Callaway of the Union Pacific

the gene to Boston. thi The nancert advertised for the benefit of George

plansen his been indefinitely postponed on account of

wa F. A. Nash, general agent of the Milwaukee, is frenck from a trip to Chicago. Hen Patrick Egan and John Fitzgerald of Lincoln of re billed as speakers at the Cornell meeting to be Carranga in Control.

Recognition has come to Venustiana Carranga as president of the republic of Mexico from the United States and from Great Britain, and ambassadors are being appointed between the governments concerned. This last step puts the full responsibility of executive and administrative control on the "first chief" of the Mexican constitutional party and opens the way to the restoration of order and government in that country. That the undertaking is a delicate as well as an onerous task is plain. An immense amount of tangled business awaits the coming of established authority in Mexico, and Carranza will find his path one of many pitfalls. It is not at all likely that either the United States or Great Britain will unduly harass the Mexicans by pressing for settlement claims that must ultimately be adjusted. Inclination to properly recognize and equitably rettle these will very likely secure for the Carranza administration such consideration as will enable him to arrange his external relations while the work of reconstructing the internal affairs of his country is going forward.

The most pressing need of Mexico at present is food for its starving people, and this will surely be provided. Carranza's return to the capital will open the way for the introduction of relief, and it now seems probable the hungry will all be fed. Restoration of tranquility to the country is not fully accomplished, but does not seem so far away now as it was a few weeks ago. Much depends on the man who has been given the power.

Perilously Close to "Lese Majeste."

Nebraska republicans can engage in better business than permitting themselves to be hoodooed into a favorite son movement on behalf of either Senator Norris or ex-Senator Burkett. With all respect to both of these gentlemen it must be admitted that neither of them has the slightest chance of connecting with the presidency and it is exceedingly doubtful whether either would know what to de with it if he did .- Aurora Republican.

In this Brother Clark Perkins strikes us as coming perilously close to "lese majeste." For has not Nebraska as much of a right to have as many favorite sons as any other state? And who dares say that ours are not the equal of, or superior to, some of the favorite sons that are being trotted out elsewhere? Hasn't Brother Perkins read in "Little Boy's Copybook" that every boy born on American soil has within him the possibility of being elevated to the head-tableseat in the White House? Doesn't he know that in this grand free-for-all tournament of presidentchoosing that requires only twenty-five autographs to put a name on our primary ballot, without even so much as a filing fee, every one is eligible and no one is barred?

Peace Talk in Parliaments.

Questions asked in the parliaments of Germany, England and France have brought from ministers statements as to conditions under which peace terms will be considered by the belligerents. About the only significance that attaches to these utterances is that in each instance the question was raised by a socialist delegate. That party has so definitely recorded its opposition to war that it may be expected to press at any time for information as to the purposes of either of the belligerent governments as to further prosecution of the war. The situation, however, is but slightly changed from what it has been for practically a year, save that other nations have become involved in the ruin in that time.

Germany has dominated the situation since the early days of the war, and has at all times been in position to discuss terms of peace. Any peace that would be concluded under existing circumstances would virtually be on Berlin's terms. This fact is understood perfectly in London, in Paris, in Petrograd and in Rome. What those terms would be may only broadly be guessed at. In the beginning, and since, the German announcement has been that only "the seat in the sun" is sought. To restore conditions that existed before August, 1914, would not provide this, and, therefore, Germany may be expected to insist upon a plan that will meet with German approval and fulfill German aspi-

rations. On the other hand, the Quadruple Entente allies, each with a definite purpose in view, have little reason for hope of gaining a single point through peace negotiated at this time. Only Germany's generosity would secure to Russia the warm water port sought; Italy's "national aspirations," which include a considerable territorial expansion at Austria's expense, could scarcely be considered; and it is certain that Alsace and Lorraine would not be returned to France, nor would Great Britain be confirmed in the domination of the sea trade of the world. Von Bethmann-Hollweg makes this very plain in his speech to the Reichstag, answering the socialistic interpellation. Meantime, the Allies have renewed their pledge to make peace only on terms that will be satisfactory to all.

Peace may be looked for when the belligerents are on more equal terms as to the military situation, or when one or the other has gained absolute victory. Until then peace talk will be interesting, but of little avail.

Democrats Dodging the Hoodoo.

Anticipating the outcome of next fall's balloting, the democrats have changed the time of holding their national convention, setting the date back one day in order to avoid the possible baneful influence of the 13th of the month. This sop to superstition does the leaders of the party scant justice, but shows their augury fraught with the substance of signs that, like faith, are potent, if not ponderable. One day will not make much difference in the outcome of the gathering, as the renomination of President Wilson is assured, despite the one-term plank of the Baltimore platform. Mr. Bryan's work will, therefore, be that much lighter at St. Louis: Champ Clark, by the way, must have had his eye on the Nebraska vote when he expressed his personal preference for a primary to select the candidate. He may always have the consolation of knowing the people voted for him, if the "great commoner" didn't.

Southern California deftly counters on the a laundry. northern half by pulling off a volcanic outburst and earthquake. The incident merely reminds San Franciscans and Mount Lassen's admirers that they can have all the comforts of home in the lemon belt.

Vast Sums of Insurance Money in Farm Loans

Address to Association of Life Ins. Presidents. While the assets of American life insurance companies have doubled in the last ten years, the amount loaned by them on real estate mortgages has increased more than two and a half times. This has been accomplished under many difficulties, including rather unsatisfactory conditions in many states with respect to mortgage laws, title registration acts, to say nothing of indifference on the part of prospective boxrowers to the importance of efficient management of their lands pledged as security, from which principal and interest of loans must ultimately be paid. While the making of real estate loans under such circumstances may seem to have required the taking merely of an ordinary business chance, the trustees of funds held by life insurance companies are not permitted to take chances. Therefore, it is with much gratification that we are able to report that these vast sums have been invested with practically no loss,

Of the assets held by life insurance companies at the end of last year, over \$1,700,000,000 were invseted in real estate mortgages. Existing statistics did not show a separation of these investments between farm loans and other kinds of real estate securities. We now have, however, the statistics collected by our association, which came from 148 out of the 250 life insurance companies in the United States. These 148 companies had 98% per cent of all real estate mortgages held by American life insurance companies. So the failure to obtain reports from about 100 small companies involves a less from our compilation of only about 1% per cent of the total holdings.

These reports show that \$655,000,000, or 39.03 per cent, were at the end of 1914 invested by these 183 companies in farm loans; \$993,489,000, or 59.24 per cent. were invested in other real estate securities in the United States; while the balance of \$28,971,000, or 1.73 per cent, were invested in real estate securities of other countries, chiefly in Canada. As the value of farm lands and improvements, according to estimates of the United States Census Bureau, is only a little over 30 per cept of the total value of all real property in this country, it appears that life insurance companies have shown a marked preference for farm loans as compared with city and village loans.

One hundred and twenty-six of the companies re ported to the association, their farm mortgages by states. These companies hold about 37 per cent of all such loans made by American life insurance companies. Their figures are of interest as showing a preference for farm loans in sections of the country where farming has achieved its highest development. and supplies of local capital are comparatively limited. Out of the total of about \$646,000,000 of farm loans, only \$104,000 are in the New England states, and \$827,-000 in the middle Atlantic states, while there are \$384,000,000 in the northwestern group; \$187,000,000 in the southwestern; \$117,000,000 in the central northern; \$20,000,000 in the Gulf and Mississippi valley; \$20,000,000 in the South Atlantic, and \$16,000,000 in the Pacific group of states. That these holdings of farm mortgages, by life insurance companies, in the various groups of states have little relation to the amount of all farm mortgages outstanding, is shown by United States census figures for 1910, which indicate that the total farm mortgages in New England and the middle Atlantic states, where life insurance companies have loaned less than \$1,000,000, are nearly two and a half times as great as they are in the south Atlantic and lower Mississippi valley states, where the life insurance companies have loaned over \$41,000,000. These discrepancies between total farm mortgages and the amount of farm loans made by life insurance companies are undoubtedly accounted for by economic factors, chief amoung which is the relative supply of home capital, such as is afforded in the New England states by sevings banks and by private investors.

Another point quite as interesting is the enormous amount of money which has been loaned in what is generally termed the "Great Corn Belt," where farm values average the highest. In the northwestern group, the farm mortgages held by life insurance companies at the end of 1914 amounted to 64 per cent of the total farm loans reported for these states by the United States Census Bureau in 1910; in the southwestern group they amounted to 69 per cent; in the central northern to 25 per cent. With such a showing as this, it is no wonder we find that life insurance companies as a class are today the largest holders of farm mortgages in the United States. Even the banks of the country, including both commercial and savings banks, held on June 30, 1914, according to the report of the comptroller of currency, but \$542,000,000 of farm mortgages-\$100,000,000 less than was held by life insurance companies at the same time.

We have known in a general way, as insurance men, that a vast amount of money was being loaned by life insurance companies on farm lands and, in addition, that an even larger sum was being loaned on city and village real estate. We have been proud of the fact that the funds under our control were helping to develop the country in all branches of its economic progress. We have at times thought that the very large sum of money loaned on city and village property in the middle Atlantic states might mean that they were being specially favored by life insurance companies. Some of us did not stop to consider that it is impossible to determine the question of favoritism from the amount loaned without giving consideration to relative real estate values in the various states and localities. We knew that city and village real estate values in the east were enormous, but we did not know how much they exceeded those in other parts of the country. It was, therefore, interesting to me, as I am sure it will be to you, to find in this report of the association a comparison of farm and other real estate loans in the various groups of states expressed in their percentage relations to corresponding real estate values. Among other things, it is shown that the enormous sum of \$38,000,000 loaned on real estate other than farms, in the middle Atlantic states, is a little less than 2 per cent of the city and village property values of these states. So, when we learn from the same tabulation that life insurance companies have loaned on farms in the northwestern group of states over 3% per cent of total farm values, and in the southwestern group of states nearly 2% per cent of farm values, we are impressed with the notion that life insurance companies have distributed their funds in accord with economic law and with fair regard for the needs of all classes. In further support of this proposition we learn also that on total farm values throughout the United States, life insurance companies have loaned 1.86 per cent, while on total city and village values they have loaned but 1.26 per cent. These figures seem to prove that so far at least as life insurance companies are concerned, farmers have obtained more in proportion to the security they have to offer than city and village folks have been able to obtain on their real estate

People and Events

A New York woman who married a man three hours after she met him now says he is a lunatic. He asserts she is crazy. No reason for doubting either

The women board of censors of Dixon. Ill., unable to agree on the proper length of vaudeville skirts, called n three men to break the deadlock. The job looks as risky as umpiring a baby show. Ohio C. Barber, 74 years old, millionaire match

manufacturer of Akron, O., restirred the old flame

and married his private secretary, Miss Mary F. Orr. age M. Behold what an ancient flame a match kind-What looked like a fountain of beer spouted up in Philadelphia and drew a crowd of bangers-on cager for a free souse. The flood proved to be genu-

ine "suds," but not the drinkable kind. It came from Pension laws for mothers and widows are not getting very far in Kansas, because the cash comes out of county treasuries. County officials in most cases ignore the law and spend the money in other ways.

Governor Capper is prodding the tightwads with of-



Christmas for Colored Children. TUSKEGEE INSTITUTE, Ala., Dec. 7 To the Editor of The Bee: During the last ten or twelve years it was regarded as a privilege by the late principal of Tuskegee institute, Dr. Booker T. Washington, to distribute in the rural districts of the south Christmas remembrances of one kind or another which were sent to him for those who, without some such remembrance, would have nothing to remind them of the Christmas

Mrs. Washington, who always co-operated with him in this labor of love, will be pleased this year to continue the custom of distributing such presents as may be sent to her for the purpose named among the poorer children of the cotton-growing states, using smaller schools, churches, Tuskegee graduates and former students, etc., as the medium for reaching deserving children in wide sections of the south.

EMMETT J. SCOTT, Secretary, Tuskegee Normal and Industrial Institute, Tuskegee Institute, Ala.

Boy Scout Discipline. OMAHA, Dec. 8 .- To the Editor of The Bee: Regarding editorial in your paper on evening of December 7, regarding the Boy Scout organization.

In a part of the country where the Boy Scout movement is very little understood, your statement that the above organization is "very likely essentially military" is very misleading, and I fail to understand your basis, unless it would be press reports on Mr. Seaton's reason for withdrawing as chief scout.

The basis of the movement is decidedly non-military, and from all the information I have been able to gather has always been so and will so continue. It should be understood that instilling patriottem into boys is one of the aims of the organization, and to this end a scout takes an oath of allegiance to his flag, gets a thorough understanding of what his flag stands for and the respect that is due it. A scout agrees to the law calling for: Trustworthiness, loyalty, helpfulness, friendliness, courtesy, kindness, cheerfulness, obedience, thriftiness, cleanness in body and thought and reverence toward God. He takes a scout oath that binds him to do his duty to God and his country and to obey the above law, to help others at all times and to keep himself physically strong mentally awake and morally straight. He has a pin that signifies brotherhood, good citizenship and friendliness, and it is his reminder to do a good turn daily The tests that he takes in woodcraft camperaft and elementary first aid to the injured and all other tests fail to show anything of a military spirit, but merely emphasize his motto to "Be Prepared." It certainly should be vehemently denied that the Boy Scouts are in any way military, and that military control and military discipline are at ali necessary for their welfare. A program tending to make good citizens is an entirely different proposition from anything essent ally military, and if there is any one thing that a boy of 12, no mat er where you find him, does not need, its a training or routine of a military nature. Yours very truly,

CHESTER W. HINZEE, Scout Master, Troop Two, Boy Scouts of American, 4416 Farnam Street.

Musicians' Union Rejoinder. OMAHA, Dec. 8 .- To the Editor of The manager of the Ancient Order of United Workman band attempts to justify the action of the Ancient Order of United Workmen relative to a recent protest. Many statements are made wherein excuses are offered, but I fall to find any statements which tend to justify the action. Instead, the statement is made that "Mr. Finn does not state facts when he says that our protest was against employing union bands." The manager of the band does say, however, "we protest most forcibly any action of the city commissioners granting to any one class of musicians the exclusive right to public

Speaking of music, in its competitive sense, there are only two classes of musicians, the union class and the nonunion class. The action of the city commissioners in this instance was to the effect that only one certain class would be employed, the union class. If the protest in question was not directed against the one class of musicians which were to be employed, then may I ask what class of musicians was the protest directed against.

The band manager now states that the lodge could not accept the proposition of the Musicians' union, as in doing so the lodge would be just as liable to criticism from their non-union members as they are at present from their union members, hence that the lodge took the only stand that was left, neutrality. Entering the speculative field and thereby commercializing the lodge is surely some

Speaking of paying taxes, the weight of rotes and the right of lodge members to get an equal share of the money expended by the city, why confine this matter to music alone; in all fairness would it not be just as reasonable to form the lodge members, who are mechanics, into groups, give them lodge designations, say "A. O. U. W. carpenters," "A. O. U. W. plumbers." etc., and demand that they be given an equal show with other mechanics in the money the chy expends in the construction of public buildings and in all public improvements. If such demand be not granted would it not be just as reasonable to then enter the same neutrality contest.

Regarding the previous knowledge of

Mr. Finn with reference to the position of the lodge in this matter, will say that the Musicians' union has been informed as follows: "The lodge can not dictate to any member in individual or personal matters." The action of the individual is not being questioned in this instance; it is the action of the lodge itself that the Musicians' union contends is unfair in this matter. No "sarcasm" "attack" on the Ancient Order of United Workmen is intended, but it is the desire to draw the attention of the fair-minded man and lodge member to the unfair position taken by the lodge band promoters. Do you think, fraternal brother, that the interests of your lodge requires that the lodge band leave the lodge circles and enter the speculative field? Da you think that your order is benefited when the members of your lodge band split up into various groups and attempt to secure musical engagements, not as individuals, mind you, but as a group of lodge members using the prestige and strength of the name of your order? Don't you think that such procedure is commercializing the order, bringing it into disrepute and going entirely beyond the sublime objects and

tenets of your order? 'The Musicians' union are of the opinion that most of the members of all frager-

nal lodges are fair-minded men and believe that if the members of the Ancient Order of United Workmen can be made to understand the evils of this system, they will be prompt to correct it.

J. M. FINN, Secretary Musicians' Union.

Endorses the President. OMAHA, Dec. 8 .- To the Editor of The Bee: President Wilson in his recent denunciation of hyphenated Americans who seek to bring discredit upon the administration and dishonor upon the nation by their malicious and wanton acts of piracy and murder has sounded a keynote of far-reaching effect. It means laws will be made to deal especially with criminals of this stripe according to their just deserts. A man who deliberately places a bomb in a factory, knowing it will destroy many innocent lives, under the impression he is aiding his fatherland with the resultant property damage, is no better than a man wi commits murder any other way. It is also gratifying to know that the nation behind these murderous activities is given to plainly understand we are running the affairs of this nation as we see fit and not to do as they would have us. J.L.C.

A Recipe. OMAHA, Dec. 8.-To the Editor of The Bee: This is December, the month of mirth, good will to all and peace on earth. When all the families together shall be, let's all eat a pudding from this recipe. A pudding made thus is acknowledged the best, the easiest to make and

also to digest:

If you wish to make the pudding in which everyone delights;

Of six pretty new-isid eggs, you must take the yolks and whites;

Beat them well up in a bowl till they thoroughly combine.

And he sure you chop the suet up particularly fine.

Take a pound of seeded raisins, and a pound of currants dried,

A pound of powdered sugar, and some candied peel beside;

Rub them all up well together with a pound of wheaten flour.

And let them stand to settle for a quarter of an hour. niso to digest;

of an hour. Then tie the mixture in a cloth, and put it in a pot-

some prefer it hot—

But though I don't know which of these
two plans I ought to praise.

I know it ought to boil an hour for every
pound it weighs.

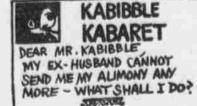
SAMUEL L. MORRIS.

GRINS AND GROANS

"Do you mean to appear in the street in that skimpy costume? You told me your suit had as much material in it as "It has," said the wife calmly, "The skiff may be somewhat shorter, but I'm wearing an extra high collar."—Louisville Courier-Journal.

"I am practicing oratory on every oc-casion," said the ambitious young speaker, "In hopes some day of attaining to burn-ing eloquence."
"The only way to do that," replied his unsympathetic hearer, "is to make a bon-fire of all your speeches."—Baltimore American.

American. "Did the dealer say he would send our oal around next week?"
"Yes, he said he had our coal slated for "Yes, he said he had our coal slated for Tuesday."
"Slated, eh? I don't altogether like the sound of that."—Chicago Post.



GET HIM A JOB!

"Won't you take my seat?" said the man in the street car as he lifted his hat to the pretty girl.
"No, thank you." she replied. "I've been skating all the afternoon and I'm tired of sitting down."—Puck.

"Now, wife, we must look around a little before buying an automobile."
'Fortunately, we won't have to go to that trouble. I have had called to my attention the most perfect machine in the

world."
"Who was telling you about this car?"
"The agent."—Pittsburgh Dispatch.

"Is Bliggins a reformer?"
"The worst kind."
"What do you mean by 'the worst

kind "There are objectionable as well as praiseworthy reformers. Bliggins is one of those who hate graft because they never had a chance at it."—Washington

"I shw a weather report the other day couched in terms which struck me as being about the right kind to use."
"How did it read?"
"Improbably fair, perhaps rain, maybe clearing."—Pittsburgh Post.

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