

THE OMAHA DAILY BEE

FOUNDED BY EDWARD ROSEWATER
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CORRESPONDENCE
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DECEMBER CIRCULATION
53,368 Daily—Sunday 50,005

Dwight Williams, circulation manager of The Bee Publishing company, being duly sworn, says that the average circulation for the month of December, 1916, was 53,368 daily and 50,005 Sunday.

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

No one longer doubts that it pays to advertise. So why not churches?

For that vacant job, give the returned soldier boy the preference, if otherwise equally qualified.

Cheer up! The country is safe. Mr. Teeling will carry Nebraska's electoral message to Woodrow.

While boosting for new industries for Omaha, that pipe line from the Wyoming oil fields must not be overlooked.

No doubt coal prices will be cut next summer, but the consumer would be much more pleased to have the dealer "do it now."

Still, the local coal dealers, as they view the Chicago price slump, might make allowance for the stock on hand when the boost hopped in.

"Tom" Lawson is likely to regret that he interrupted his trip to Europe to spend some of the money he made in the stock market killing.

The weather bureau reports an excess of 26 degrees of temperature since March 1, 1916. Unfortunately the surplus is not available to "bear" the coal market.

Eight hours' debate on the eight-hour law satisfies the needs of the supreme court. No doubt the justices heard enough of last fall's debate to make up any deficiency.

Judging by the outcome of the first round of the "leak" inquiry, the committee members evidently overlooked the pre-eminence of Tom Lawson as a hot-air broker.

The quiz directed to Ambassador Gerard implies that the administration takes the Overseas News agency seriously. Quite a compliment to a loyal dispenser of outside gaiety.

Every issue of municipal bonds plasters a mortgage on all the property in the city. That's why the taxpayers usually want their consent asked before bonds are authorized.

To vindicate the summons, our coming grand jury will have to do something to reduce the high cost of living, at least to the extent that its own expense account adds to the high living cost.

Church leaders are getting wise to the fact that modern progress require modern methods of publicity. Standing still spells stagnation. As a publicity agent in the day of newspaper advertising, the church bell is a back number.

A current magazine article gives Cheyenne a great send-off for maintaining a system of military training in its high school. Because Omaha has had a high school cadet battalion for about twenty-five years, we have come to take it as a matter of course, as if it were part of the school system everywhere.

The prospective debut of Miss Benson and Miss Florence in metropolitan society will mark the climax of the social season of 1917. Perhaps arrangements can be made to crown both queens of May. While the elder of the two inclines less to gaiety, the occasion and the company insure a renewal of youth.

In the two and a half years of war Europe has piled up a debt of over \$50,000,000,000 for posterity. During the last year forehanded people of the United States invested in \$5,000,000,000 of new life insurance. Thus while war mortgages the future indefinitely one of the protective arts of peace safeguards its votaries.

The Time to Retreat

Whisperings begin to come out of Washington that a new about-face on the Mexican policy is imminent. Likely enough. The present policy has just about worn itself out. We took Vera Cruz and in due time evacuated the port without having accomplished anything. We sent Pershing after Villa, "dead or alive," and his expedition is lying doggo precisely where it was when Washington said "Charge, Fido!" It is time to pull out, and arrange our forces on the border where they belong, unless we really meditate intervention.

The difficulty is that Carranza has demanded Pershing's withdrawal, and has even gone to the length of refusing to sign the labor protocol drawn by the joint commission, unless withdrawal is ordered unconditionally. Imagine the proclamings of the first chief, if he is able to tell his followers that he has forced Washington to yield to his will.

The new policy, according to Washington advices, involves even greater concessions than that—the formal recognition of the Carranza government as not only de facto but legitimate, the dispatch to the Mexican capital of Ambassador Fletcher and the official receiving of Carranza's representative in Washington.

With Villa challenging Carranza's rule in northern Mexico in so effective a fashion, this would seem to be scarcely the moment for complete submission to the demands of the first chief and for his official exaltation as our diplomatic.

Webb-Kenyon Act Upheld.

The decision of the United States supreme court upholding the Webb-Kenyon act, as against assaults upon its constitutionality, clears the way for "dry" states to make their prohibition laws as effective as they may wish.

The Webb-Kenyon act, as we understand it, makes interstate liquor shipments come under the same regulations and penalties as may be prescribed for shipments within the state, which means that by proper enactment any state can restrict or stop the bringing in of "packages" from outside, at least to the same extent that it can restrict or stop transportation of such articles within its own boundaries.

We take it the program for prohibition enforcement legislation in Nebraska will not be particularly affected by the definite knowledge that the Webb-Kenyon act holds good because none of the proposals was predicated upon the possibility of that law being set aside as unconstitutional. The decision may, however, be a factor in the movement for national prohibition as it weakens, if it does not destroy, the force of the argument for national prohibition as necessary to make prohibition effective in "dry" states that want to keep intoxicants out altogether.

On the other hand, it is rightly hailed by the prohibitionists as giving them the moral support of the highest judicial tribunal of the land.

Japan Victorious at Washington.

While watching the progress of events that are more spectacular, do not overlook the fact that Japan has won a notable victory at Washington. The new immigration bill is just now suspended between house and senate conferees over the amendments adopted by the senate, one of which is the omission of the Japanese from the list of excluded classes. This is the result of a protest lodged by the Japanese government at the White House. Many months ago Baron Chinda visited the president and strenuously objected to his countrymen being listed with Asiatics, who were to be refused entry to the United States.

What Did Gerard Say to Germany?

Fragmentary reports of the speech made by Ambassador Gerard at the Berlin dinner justify the desire of the president that he be furnished with an unexpurgated copy of his representative's remarks, that it may be known just how far Mr. Gerard went in committing this country to the German policy. Excerpts published in London distinctly differ from the bits that reached the United States and suggest that the American ambassador got very close to the outer edge of diplomatic privilege in some of his utterances. London professes to see a solemn warning to Germany in some of the words accredited to Mr. Gerard, while the original word from Berlin hailed him as a dove of peace.

High Cost of Battle Cruisers.

Uncle Sam's Navy department is feeling the pinch that has so indiscriminately touched all citizens. Bids submitted for the construction of battle cruisers authorized by the congress exceed the cost limit fixed by the appropriation and the program may have to be postponed. One company bidding on the work offers to make a reduction in its figures "in the interest of patriotism" and its example may encourage some of the others to follow suit, so that the cost will be brought within the price fixed by congress.

The quality of business efficiency in the Post-office department supplies its own measure in the proposed abolition of tube service in the large cities.

Tube service is expeditious, but expensive. Wagon service makes for economy and loss of time. In some cities truck service between stations now connected by tubes means additional congestion of streets and serious delays. But time is no object if a few dollars can be saved. This is a good example of saving at the spigot and knocking in the head.

Foreign newspaper critics persist in flinging the charge of mercenary at Americans. Habit and envy encourage the practice. Besides, such fulminations never put the scribes "in bad" with the censors. Of course, it is no more true of Americans than of Britishers, Frenchmen or Teutons. Every American who has circulated abroad knows by practical experience that the European reach for the coin has the home-grown reach beaten forty ways.

The president of the American Automobile association renews his plea for drastic regulation of pedestrians on city streets. "What right," he exclaims, "has the pedestrian to jeopardize with his own life, the life and the liberty of those operating vehicles?" That's a live question properly put. It should be phrased in this form: "Why is a pedestrian?"

Coeducational squints at the salary or bank account as a preliminary to matrimonial teamwork supplies conclusive proof of the value of college training. Much of human trouble springs from lack of foresight in spotting the wherewith. Higher education provides the needful range of vision.

Life Insurance in 1916

For the first time in the history of American life insurance, the new business written in one year has exceeded four billion dollars!

Estimators of the insurance yield of 1916, based upon preliminary reports from companies, have figured that the gain in new insurance written will be approximately 25 per cent over the preceding year.

The new insurance written in 1915 aggregated \$3,623,000,000. To raise this figure to four billion dollars would require an increase of only 10 per cent.

Accordingly, the statement may be safely made, in advance of the tabulated official figures, that considerably over four billion dollars—probably nearer four and one-half billion dollars—of new insurance was purchased last year by the American people, the greatest buyers of life insurance in the world.

Inasmuch as the European war has practically confined the operation of American company to American territory, the stupendous increase in insurance indicates that the per capita purchase of life insurance in 1916 maintained a favorable ratio with the per capita purchase of any other commodity, the greatest buying year in the annals of American business.

Any effort to determine the amount of per capita insurance purchased among eligible lives in 1916 would be at best only an approximation, but a seemingly conservative estimate places the amount of new insurance taken by eligible lives last year at \$70 per capita.

The population of the United States is slightly over 100,000,000. Eliminating from this number all those who are disqualified for insurance by reason of age, impairments or occupation, the residue of eligible lives is arbitrarily estimated to be 65,000,000. Four and one-half billions of dollars of new insurance was distributed among these 65,000,000 eligible lives. Accordingly, the per capita purchase of new insurance in 1916 by every man, woman and child was approximately \$70.

Likewise for the first time in the history of American life insurance, the total insurance in force hovers closely around the twenty-five billion mark!

For nearly a decade the gain in outstanding insurance has averaged a billion dollars a year. It has been estimated that the increase in outstanding insurance in 1916 may possibly reach two billion dollars, thus bringing the colossal aggregate to the bewilderingly inconceivable total of nearly twenty-five billion dollars.

This represents a per capita insurance on every life in the United States of approximately \$230.

The per capita insurance of the United States is nearly double that of any other nation in the world. England's latest published figure is \$162; Germany's \$60; France's \$31; Italy's \$7.

The total resources of all the national banks in the United States amounted last week to \$15,520,000,000. Assuming that the resources of the trust companies in the United States aggregated another \$10,000,000,000, the total resources of all national banks and trust companies in the country is \$25,520,000,000.

Accordingly, it would require the wealth of all the banking interests of the United States, excluding the savings banks, to pay the prospective obligations now outstanding under present life insurance contracts!

The total assets of American life insurance companies at the close of 1916 was approximately five and one-half billion dollars, sufficient to distribute \$55 to every individual in the nation.

The total payments to policyholders in 1916 aggregated over six hundred million dollars—at the rate of nearly \$2,000,000 each working day in the year—a golden stream of practical beneficence to humanity.

The year was featured by a widespread development of group insurance, which is no longer regarded as an experiment or a philanthropic bid, but which has won a solid and lasting recognition among employers as one of the most practical measures of industrial welfare.

Its appeal to the sentimental as well as to the practical nature of employers is illustrated by the liberal adoption of the plan as a Christmas gift to employees. From imperfect lists at hand, it is known that over \$10,000,000 of group insurance was distributed at Christmas, and if complete data were obtainable, the supposition is reasonable that Santa Claus in 1916 stuffed probably \$25,000,000 of insurance into the stockings of the American workingman.

Another evidence of the economic trend of life insurance was the increased sale in 1916 of income-payment forms of insurance. Life insurance companies are assuming the character of fiduciary institutions, and have expanded their function to a broader protection of the interests of dependents.

Contrary to popular impression, the income-payment plan is not an innovation, for the records of the Presbyterian Ministers' fund show that the first policies issued in the United States were in the nature of an income insurance, providing for an annuity to the beneficiary.

TO DAY

Health Hint for the Day. A stiff brush is a great aid in keeping the skin in good condition, as it draws the pores open and free and also draws the blood to the surface, thereby relieving the great vessels and adding nourishment to the skin. The brush should be used night and morning.

One Year Ago Today in the War. Herbert Samuel appointed home secretary in the British cabinet. French artillery destroyed German trenches on heights of the Meuse. Germans by great assault took several hundred yards of French trenches in Champagne.

In Omaha Thirty Years Ago. Miss Mary Alexander, a resident of the Sandwich Islands, and daughter of one of the early missionaries of that country, is in the city, the guest of Mr. and Mrs. J. J. Dickey.

A burst water pipe in front of Dr. Amelia Burroughs' residence, on Dodge Street, was reported as broken by Mrs. J. J. Dickey, who lives near Leslie and Leslie's drug store there.



is three feet of ice and a heavy coating of the snow upon the walk. George L. Hephreys, one of the best known traveling men in the city, has accepted a position with the new firm of Hephreys and Hardin.

A. Houghton, member of the wholesale firm of M. E. Smith & Co., gave a complimentary dinner to the traveling men at his residence, 706 North Nineteenth. Among those present were George M. Tracy, Charles H. O'Brien, Frank H. Daniels, John P. Beall, Charles H. Morris, H. H. Loder and M. W. Rayley.

The residents of Park Vale, a hamlet beyond the city in the neighborhood of Harris & Fisher's packing house, have petitioned to have a post-office established at the place.

A meeting of the directors of the fair and exposition association was held in Secretary Wheeler's office. Churchill Parker was elected president, Richard Kirkchen vice president and Hugh G. Clark secretary.

Mrs. Guy C. Barton and family have returned from an extended tour of the Pacific coast.

This Day in History. 1769—Marshall Ney, who was shot for high treason in joining Napoleon upon his return from Alba, born in Germany. Executed at Paris, December 7, 1815.

1804—Ones Amos, builder of the Union Pacific railroad, born at Easton, Mass. Died there, May 5, 1873.

1810—Jeremiah S. Black, attorney general and secretary of state in Buchanan's cabinet, born in Somerset county, Pennsylvania. Died at York, Pa., August 19, 1883.

1840—Fanny Postage was inaugurated in England.

1847—The Americans regained Los Angeles from the Mexicans.

1860—More than 100 persons perished in the collapse of a mill building at Lawrence, Mass.

1870—Convention met at Nashville to frame a new constitution for Tennessee.

1889—Clifton suspension bridge at Niagara Falls destroyed in a wind storm.

1892—Main building of the University of Missouri, at Columbia, destroyed by fire.

1893—Princess Marie of Edinburgh and Prince Ferdinand of Roumania were married.

The Bee's Letter Box

Street Railway Situation. Omaha, Jan. 9.—To the Editor of The Bee: Transportation by street railway is one of the great requisites of urban growth and prosperity. The present situation in Omaha demands immediate and careful attention, for it is long continued. Under the circumstances no extensions and no important improvements can be expected, although several outlying districts.

Some questions greatly concerning the city's future call for prompt solution. I suggest that the following questions be discussed through the newspapers, and also be considered and answered by a committee chosen by the city council and the Commercial club:

1. Is it advisable for the city to undertake to get possession of the street railway plant in the near future, and if so, by what method?

2. If the first question should be answered in the negative is it advisable for the city to plan immediately for ultimate municipal ownership, and order its dealings with the railway company in accordance with such an aim, and if so, what method should be adopted?

3. Is an act of the state legislature or of congress necessary to enable the city to carry out a suitable plan, and if so, in what form? I speak of congress because this company does an interstate business.

4. If municipal ownership should not be undertaken, what plan is best to secure proper extensions and good service at reasonable rates? BERLIAH F. COCHRAN.

Why Wilson Won Out. Fremont, Neb., Jan. 8.—To the Editor of The Bee: In looking over The Bee I find an article by Mr. Agnew, who, in terms not to be misunderstood, criticizes the people for allowing a man like Wilson to be elected to a second term of presidency. He advises that if it had been for the "historical voting" women voters of the mountain states and of Kansas Wilson would not have been elected.

"Where and how were Wilson's majorities secured?" was another question asked. I think there may be answered without difficulty if you look at the laboring man. Mr. Wilson has done all he possibly could for the poor man and they recognized it by re-electing him.

Another expression I did not fancy at all was this: "Even the fraud called the Adamson eight-hour law, etc." Well, now, that fraud came just in the nick of time to keep the whole United States from being tied up, for that brotherhood meant business with a big "B" and do not believe the railroad corporations would have come across without they did strike. It would have taken a pretty good man, lots better than Hughes has the credit of being, to keep out of that war, as our president has done.

Quoting again: "It is time the old loyal north was aroused as it was in 1861 and insist that the disloyal section of this union shall not control the destinies of our republic by trampling under their feet the rights of millions of its citizens and holding control of the republic by fraud and force." Isn't that a pretty thing for an American to say? Because in this instance the democratic party won and with the exception of last it has been some time since the republicans have lost a campaign, so don't say there was any crooked or underhanded work going on. I'll tell just exactly why Mr. Wilson was re-elected: It was because the people were not voting in parties as they generally do, but were voting for the man, and that is the main thing we want.

My father fought in the civil war on the union side and I believe I am as good an American patriot as Mr. Agnew is, but I would not try to publish any near-slander, as that last paragraph looked to me. No, Mr. Agnew, don't take this election too much to heart, for there will be another one in four years and you may get to remove Wilson and put in a better man. C. M. BREAZEALE.

A Volunteered Testimonial. Lincoln, Jan. 9.—To the Editor of The Bee: As one of the state examiners from 1901 to 1914 it was my duty to peddle the accounts of the treasurers of Douglas county, and while thus engaged became familiar with the auditing system as introduced by Mr. Frank Dewey, your county agent. It is a very comprehensive and efficient system, one which not only safeguards the interests of the taxpayer but lightens the work of the examiner.

I am writing this to the public of Omaha because I understand that a recent has been asked on this office having for its objective the removal of Mr. Dewey from office. Should the movement be successful, it would remove from office a tried and experienced official and one who has proven his value to the county. E. J. ROBINSON.

Standard Drugs and Household Needfuls at the Lowest of Cut Prices

Satisfaction in quality—satisfaction in price—all around satisfaction—that's what you get at the Rexall Drug Stores. Buying for four progressive stores means quantity, hence price concessions from manufacturers, which we pass on to our patrons. Ever changing stocks assure the freshest of drugs and sundries.

Sherman & McConnell Drug Company Four Good Drug Stores.

Wants for Best Results

Persistence is the cardinal virtue in advertising; no matter how good advertising may be in other respects, it must be run frequently and constantly to be really successful.

SMILING LINES.

"Do you think holding whisky in the mouth will stop the toothache?" "Dunno. However, it's an excellent remedy to try. You can swallow the whisky even if it doesn't stop your toothache."—Louisville Courier-Journal.

Flatbush—So the son's through college? Bensonhurst—Oh, yes. Well, do you think the money you spent on his education was well invested? "Oh, my, yes. You ought to see him chop wood."—Yonkers Statesman.

Man (talking at the fashions in the windows)—Are those bathing suits, my dear? Woman—Dear no, do you think any one would go bathing clothed like that? They're evening gowns.—Pittcan.

"I see that Twickham has become a real estate dealer and broker." "I don't know about the real estate end of it, but the rest of it is true. He deals poker hands all night and is broke all day."—Puck.

DEAR MR. KABIBBLE, I AM ENGAGED TO A YOUNG MAN AGED NINETEEN— SHOULD I DEFY THE MARRIAGE TILL HE GETS OLDER? —JENNIE GREEN

NO—HE WILL KNOW BETTER THEN!

"Do you know that our bookkeeper is short in his accounts?" "Yes, a few hundred bones. Consequently he works every night and never wants a vacation. Let him alone. We're ahead of the game."—Pittsburgh Post.

"Shall I teach you to make doughnuts?" asked grandma. "Yes, I am terribly interested. I can't understand how you arrange the inner tubes."—Louisville Courier-Journal.

She—I'm sorry you asked me to marry you. It pains me to refuse. He (cheerfully)—Oh, well, don't worry. Perhaps you know best what I'm escaping.—Boston Transcript.

Since your uncle left you that legacy, Mrs. Casey, you must find your life much easier. "Shure, I dunno, ma'am. I found that the more ye have to eat, the more dubs there are to wash."—Louisville Courier-Journal.

"I hear Mrs. Gladys is decidedly pro-Ally." "I should say she is. She went so far as to take French lessons at the ball when they started to dance the german."—Judge.

I DON'T CARE. Detroit Free Press. Ma says I got a dirty neck. I don't care. Says my clothing is a wreck. I don't care. I don't heller till I'm hurt. Ah! my neck don't feel the dirt. What if I have torn my shirt? I don't care.

Ma says I've got dirty ears. I don't care. Till with them she interferes. Girls can primp an' make a fuss. Dirt is good for boys like me. Give us clothes that we can muss. I don't care.

But when ma gets after me, I get me in between each knee. Then I care. When she scrubs my collarband, Pokes into my ears for mud, You bet I heller, and Then I care.

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LOOK FOR THE WATER MARK FINISH

VELVET 5x PENCIL THE VELVET IS SUPREME IN ITS CLASS

Countless Women find— that when suffering from nervousness, sick headache, dizzy spells and ailments peculiar to their sex—nothing affords such prompt and welcome relief, as will follow a few doses of BEECHAM'S PILLS

A proven women's remedy, which assists in regulating the organs, and re-establishing healthy conditions. Beecham's Pills contain no habit-forming drug—leave no disagreeable after-effects. They are— Nature's aid to better Health