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Tyler 1000 te Branch Exchange. Ask for For Night Calls After 10-P. M .: OFFICES OF THE BEE

Out-of-Town Offices:

## The Bee's Platform

- 1. New Union Passenger Station.
- 2. Continued improvement of the Nebraska Highways, including the pave-ment of Main Thoroughfares leading into Omaha with a Brick Surface.
- 3. A short, low-rate Waterway from the Corn Belt to the Atlantic Ocean.
- 4. Home Rule Charter for Omaha, with City Manager form of Government.

Further Control of Business.

Passage of the Kenyon bill to regulate the meat packing industry indicates a purpose on part of what may be styled the agrarien group in the senate to continue the program of government control. The experience of war time is ser aside, perhaps with the thought that under peace conditions a more satisfactory result may be obtained. Whatever the outcome, and all will hope that it may be good, the fact remains that the venture of the government into the field of private undertaking as a war measure did not produce all the benefits promised. In the case of farm products, especially wheat and live stock, prices were stabilized downward, and fixed at figures held by some as far below what might have been obtained in an open and unregulated market. That the general public did derive some slight benefit from this is true, but with the passage of the war emergency the wisdom of continuing the control is not plain.

Food producers have suffered greatly in the reaction. Just why this should be true is not clear, but the fact remains that prices of farm' products Have sunk faster and farther than those on other commodities. To say that the farmer must take his proportionate loss is a cheap form of expressing the prospect. So far the farmer has been compelled to take a disproportionate loss. Corn in Nebraska is selling at a prewar figure, but what article of manufactured merchandise has followed corn to that point in the way back? This single illustration may be repeated many times, but will serve to indicate the seriousness of the situation as it affects the

Government regulation of the packing industry is predicated on the possible combination of the great concerns engaged in slaughtering meat animals and marketing the product. Such combination admittedly may be exerted adversely to the public interest, and perhaps has been. Yet all the power of the government cannot alter the natural channels or change the progress of trade without doing violence to somebody. If regulation of the meat packing industry is to benefit the stock grower and not put a further burden on the public, it will do so at expense of the packer. On the other hand, if the packer continues to prosper, the public will pay.

Some able men have expressed the belief that government regulation of private business, beyoud the wholesome and necessary restrictions that prevent oppressive combinations, is a mistake. Generally the proposals now being made in congress and elsewhere for relieving the farmer are regarded as palliatives and not as remedies. They are not fundamental, nor do they contemplate the removal of the cause. Until the existing inequalities are froned out, and the price level is restored to where it really is a level, with a just balance between commodities, no permanent benefit will fow from efforts to adjust artificially the differences by thrusting the authority of the government in here or there to give a temporary support to some sagging portion of the whole fabric of our productive industries. The question is economic, and not political, and the solution will have to come through economic and not legislative action. Either the loss now being forced on the food producing industry must be shared by all, or we must submit to a condition where the farmer's selling price will again be brought up to a parity with the others, and permanently fix the high cost of living as the established basis.

On Her Own Feet. Austria's appeal to the supreme council of the League of Nations fell on ears that apparently are not attuned to such cries. The couneil decides that a complete and comprehensive survey of the economic situation of Europe, as relates to Austria shall be made, but meanwhile the responsibility for government of the country will not be shifted to any other people, nor will a \$25,000,000 lean be granted. Such a decision could be expected only from a body that is thoroughly conversant with the circumstances and confident of the ability of the Austrians to deliver themselves from the most pressing of

their difficulties. -Some of these difficulties are unquestionably due to the attitude of the neighbors of the distressed principality. Czecho-Slovakia, Jugo-Slavia and Hungary alike have put the screws on the Austrians since the armistice was signed. If these newer powers may be induced to relent and relax a little, and the course of intercommunication be freed from some of the barriersthat now check the channels of trade between the countries, much relief will be felt, and the economic distress of Austria will quickly disappear. That the supreme council proceeds so warily in the matter may be due to the disposition already made clear to prevent an organic

union between Austria and Germany. Such a union appears to be the logical fate of the German portion of the late Hapsburg empire, and, indeed, was foreshadowed clearly 'even while the Central Powers seemed to be in the ascendant on the battlefield. Just now the union of Austria to Bavaria, with the aid of Saxony is considered as an expedient for the overthrow of Prussian domination in German affairs. Observers have reported a tendency on part of the late junker group, now, safely domiciled in Munich, to promote the elevation of a Wittlesbach to the position long occupied by

the Hohenzollern. These propose to perpetuate the work begun by Scharnhorst and his a ociates and completed by Bismarck and von Moltke, to the end that German unity be preserved, save that they would shift the crown from the Prussian to the Bavarian dynasty.

That Austria sooner or later will be included in such a grouping seems inevitable, just as did the crumbling of the empire. Until such a change can be accomplished, Austria will be left, as expressed by Bismarck, "to stew in its own juice." Bidden to stand on their own feet by the powers wno do not complacently view a recovery of Germany and an extension of its territory and possible power, the Austrians are faced with an unpleasant prospect, but their experience may yet prove salutary.

## State-Owned Public Parks.

Iowa in common with other progressive states is moving to the acquisition of certain desirable property to establish state-owned parks. It is suggested that Nebraska may well enter upon a similar undertaking. Regardless of this consideration, which has merit, a proposal is about to be made to the governor and is supported by even weightier arguments than are contained in the park idea. The Bee has long been an advocate of a comprehensive forestry policy for the state. Not only has it given its support to the Arbor day idea, but the preservation of existing tracts of timber land and the extension of forest growth over waste areas has been consistently proposed.

The main thought has been slow in taking root, yet some headway has been made. Citizens are coming to see benefits involved in the plan, and now agitating for the public ownership and direction of certain existing timber tracts that otherwise are threatened with destruction. Fontenelle Forest was one of these. and it has been preserved through the efforts of private citizens, who made considerable sacrifice to save this splendid bit of natural tree land from certain extinction. Their work is not yet entirely completed, but has gone to a point where the timber is reasonably secure from idle destruction. Another bit of fine forest, to the northwest of the city, admirably adapted to park purposes, is now considered as available, and the governor is to be approached in hope that he may be interested in its preservation.

If Nebraska is to enter on forestry at all, and the state may well get into line with those surrounding it, no better start can be made than through caring for existing timber. The governor's action in this matter will be of much interest as it may decide the future policy of Nebraska with regard to forest growth.

Prosperity and the Land Bank.

Even if the supreme court of the United States should declare against the constitutionality of tax exemption of bonds of the federal land bank, an early decision would be an advantage. Then at least the nation's farmers and those dependent on them for prosperity would be relieved from doubt and hesitation, and in the event of an unfavorable decision, powerful popular influences would be set to work for obtaining an amendment to the constitution making the issuance of untaxable bonds clearly within the law.

Such is the temper of the farmers as shown in the recent meeting of the Nebraska Farm Bureau federation at Lincoln. The National Wool Growers' association, meeting in Salt Lake City, has by resolution urged the supreme court to take prompt action, and similar requests have come from many sides.

What the farmers need in order to give them the heart and the means to maintain production. is credit. With the aid of new loans, they could pay their debts in the country towns, and meet old obligations at the banks that now are overdue. These funds, entering the channels of commerce, would furnish a basis on which the country banks could advance credit to other

In light of these facts, many bankers and business men who at one time opposed the establishment of the Federal Land bank system, now hope for its prompt revival. The suit against the bonds, which was brought by private dealers in land mortgages, has been held up in the supreme court for almost a year, and the farmers can not be criticised for their insistence on some announcement from this tribunal.

The Flying Grandmothers.

The empancipation of woman by the establishment of equal suffrage has probably affected the older women more than it has the younger. It is most apt to be the women whose children are grown up who will find time for the intensive cultivation of politics. A sort of vacuum is produced in the old home when sons and daughters marry that never was entirely filled by the adoration of the grandchildren and the privilege of giving unhecded advice to daughter and daughter-in-law.

Mrs. Draper Smith and Mrs. H. H. Wheeler are symbols of the emergence of the new profession, of grandmother, and their attempt to reach Washington by airplane in order to deliver the electoral votes of Nebraska signifies much more than that they were not afraid to trust themselves in an airplane.

They represent the class-one almost says the submerged class-that always has lived/for others. Today this class is finding the opportunity for its housekeeping instincts in municipal, state and pational housekeeping. It is not that the old duties of grandmothers are forgotten, for did not Mrs. Wheeler, on alighting at Des Moines, first ask if Buddie and her other grandchildren were there, and did she not remember to apologize for not bringing a cake? Whether attired in lavender and old lace or in leather flying suits, grandmothers will never neglect their own domestic circle, even though it is widening out to include the world of affairs.

Kentucky wonder beans are known to every gardenes, but the Alabama bean, represented by a man who was uninjured when a poor mule broke its leg by kicking him in it, possesses merits all its own.

Lord Mayor O'Callaghan may not know much about sailoring now, but he will no doubt make good on his classification before he gets

The attorney general of New York claims that New York City will have 16,000,000 people by 1960, but fails to state whether this is a fear

In the solitudes of Florida, Mr. Harding will now consult Mr. Harding, and it is believed the

chances are small for any disagreement. Mr. Schwab, R appears, failed to Hooverize.

# A Line O' Type or Two

THE Scotch are thorough. A lav preacher in the west of Scotland, interrupted in the process of getting rid of his wife, had fed her white lead with her milk, metallic mercury with her chocolates and brass filings with her pills. "DID anybody ever make anything by reserving the rights of translation including the Scandinavian?" we inquired, and learned that two of the best sellers in Scandinavia are "Nick

Carter" and "Old Sleuth." What Do You Mean "Almost"?

(From the Cedar Rapids Republican.) The man who writes a certain column in Chicago can always fill two-thirds of it with quotations and contributions. But that may be called success—when they bring the sturf to you and are almost willing to pay you for printing it. printing it. .

IT is not nice of readers to try to take advantage of our innocence. M. L. J., for examwrites out the valve-handle wheeze in longhand, and assures us that "it is an exact copy of a letter received by a stove manufacturing company in St. Louis, from a customer in Ar-

ADULTS ONLY. (From the Colebrook, N. H., Sentinel.) We have some of our last year's Calendars left and would be glad to give one to any adult person that will call. Although Calendar pad is obsolete the picture is

as pretty as ever.

Colebrook Guaranty Savings Bank. LISTENING to Schumann's "Etude Symphoniques," we reflected, wiping away a tear, that nearly all of his music, for us at least, is ausgespielt. There is a novelette that we can hear for a few more seasons, and a few other things, notably Davidsbundler," but the bulk of Schumann is dared.\ One never knows when these desolating reflections will come to one, but they come suddenly; they are not anticipated.

Sir: Permit me to demur against the prevailing method of indicating prices of merchandise exhibited in store windows. I am led to passe the hot milk and the long walk, but this protest by a placard in a State street emportum reading, "33 hot water bottles, \$1.98."

Now, it is obvious that at a given time and place an article has but one value, which is determined by what we economists know as the termined by what we economists know as the sense of the prevailable of the hot milk and the long walk, but still take a little airing and the bath place an article has but one value, which is dependent of the prevailable Sir: Permit me to demur against the prevailthe South Sea Islands, but at the particular spot where the article in question (in this case a hot water bottle) is offered for sale. It is palpably absurd to say that a hot water bottle is a \$3 article when its mute appeal at \$1.98 elicits not even the faintest response from the hurry-ing throngs. Indeed, one might go further and dare to say that the value of the articles in question is neither \$3 nor \$1.98 until some person's craving for a hot water bottle refuses longer to be stifled, with a resultant consummation of a sale at \$1.98, or whatever figure may be

The price at which an article sold at some former period has no relevance at the present moment. A steaming hot waffle, which at 7 a. m. had a definite commercial value, at midday (by virtue of a waffle's transitory existence) may lie cold and lifeless, and shorn of all intrinsic worth, on some ignoble ash heap.

"LINCOLN," observed Old Bill Byrne, in serting a meditative pencil in the grinder, "said But that was in the sixties, before the Colyunt had developed a bunch of lynx-eyed, trigger-brained, hawk-swooping, owl-pouncing fans that nobody can fool for a holy minute."

In this manner, glving six long strips. They cost about 25 cents and a little time. These should be thoroughly washed to remove the starch, and dried. Wrap each foot in a strip exactly as a suppose the starch.

NOT BAD, NOT BAD. Sir: The house had been darkened and the erchestra had begun to play, when the two ladies in the adjoining seats burst loudly into conversation. This annoyed my wife, but she bided her time. Came her opportunity after one had said, "And I'm going to hear Garden again Saturday afternoon," and she whispered poignantly, "Madam, I'd like to hear Garden tonight." Don't you think that's rather good for one who weighs but 99?

BOB. one who weighs but 99?

WE have the card of another chimney sweep who is "sole agent for wind in chimneys and furnace" His name is Mac Draft, which may be another nom de finme.

TO MARGALO. When first I met you, maiden dear, You had been you but just a year. I wooed you fondly; with chill pride Your baby favor you denied: Then, melting, sweetly came to me, Enthroned yourself upon my knee. And with your young, yet world-old art, Possessed the kingdom of my heart. I vielded in a dear amaze

I loved your eyes of misty blue, Like velvet pansies drenched with dew, I loved your coy, commanding air, But best I loved the silken hair That curled, like golden thistledown, Around your head; a fairy crown.

The years have passed. Today you wear The laurel in that shining hair. As by the art you serve so well.

You hold your public to your spell.

And yet, through your bright eyes I see
The same dear child smile out at me. Serene and happy, unspoiled, true-Again, I give my heart to you. IRIS.

WE regret to report that one of our Immor tals. Mr. Lot Loots of Fort Dodge, has been sued for looting the heart of Alice Miller. WHY THE MAKE-UP MAN LEFT TOWN

(From the Terril, Ia., Tribune.) On Sunday afternoon at 4 o'clock a quiet wedding took place at the M. E. parsonage in Spirit Lake when Mr. Adrian Clark and Miss Minnie This is to be a get-acquainted night Brown both of this place were united in the holy bonds of wedlock by the Rev. J. R. Tumbleson, pastor of the Methodist church at that place.

THE practice, now common among lithry editors, of running in . . . their items . . . like this . . . brings back to us the d. d. of the Montpelier Argus and Patriot. We used to run in the small-town correspondence

Hint to Young Men on the Verge of Choosing a Career. (A. A. Milne, "If I May.")

There was once a young man who decided to be a poodle-clipper. He felt that he had a natural bent for it and he had been told that a fashionable poodle-clipper could charge his own price for his services. But his father urged him to seek another profession. "It it an uncertain life, poodle-clipping," he said. "To begin with, very few people keep poodles at all. Of these few only a small proportion wants its poodles clipped. And, of this small proportion, a still smaller proportion is likely to want its poodles clipped by you." So the young man decided to be a hair-dresser instead.

"IN behalf of those present," relates a rura! correspondent, "Mr. Richter presented Mrs. Koppitz with an alumni percolater.

COMPLETE EXPRESSION.

Sir: The leading undertaker of Lawrence.

Kan., Mr. Talmage De Funkt, thoroughly expresses our idea of the eternal fitness of things.

"IN no instance." declares Nauimann Bros. & Bondy, of Yew. York, "can we make these new prices retrospective against past purchases." THE SOBER SECOND THOUGHT. (From the Detroit News.)

My ad in personal column of Jan. 1, say, ing that I would not be responsible for any debts of my wife, was a mistake on my part; I also wish to apologize.

Barney W. Felsner.

"WOMAN Lights 103 Candles With One Match." Huh! Helen, with one match, lit the topless towers of Ilium. THIS ethereal mildness reminds us to put in an order for dandelion seed—the Chateau Yquen

Better Crop.

One thing that would help in this new year is the resolution of a lot of people to sow potatoes instead of wild oats.—Seattle Post-Inelligencer.

Plenty of Company.

"A cubic inch of air often contains a million microbes," declares a scientist. And yet some people complain of feeling lonesome

By DR. W. A. EVANS

Questions concerning hygiene, sanitation and prevention of disease, submitted to Dr. Evans by readers of The Bee, will be answered personally, subject to proper limitation, where a stamped, addressed envelope is enclosed. Dr. Evans will not make diagnosis or prescribe for individual diseases. Address letters in care of The Bee.

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The Bee.

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PATIENT CURES HIMSELF.

"May I burst into your column long enough," B. M. H. writes, "to say my own experience has led me to believe insomnia is only a bad habit? Two years ago I was attacked by sleeplessness and for six months I suffered what every other restless and nervous person suffers. Then, after I had spent both hours and dollars with some of your colleagues, and with no result, I decided that I might be able to help.

The Bee.

Copyright, 1921, by Dr. W. A. Evans.

It must be evident to all your readers that we are not now, nor will be for years to come, operating on a five (5) per cent basis. This being conditions.

By reading your financial page you will find the very highest grade of securities, to net the purchaser an interest rate of 7 to 8 per cent, being offered.

Who would buy school longs when they can invest in something just as safe at the prevailing rate of municipalities?

The Reput of Patrician of School longs with on School longues and the word in the headline "No Discount on School Bonds."

It must be evident to all your readers that we are not now, nor will be for years to come, operating on a five (5) per cent basis. This being conditions.

By reading your financial page you will find the very highest grade of real two of selling and yardage, corn and hay at the stock yards and still our realizes of the farmer's produce. To ship a car of hogs the biggest profit out of the farmer's produce. To ship a car of hogs the biggest profit out of the farmer's produce. To ship a car of hogs the biggest profit out of the farmer's produce. To ship a car of hogs the does not want to carry all of the biggest profit out of the farmer's produce. To ship a car of hogs the biggest profit out of the farmer's produce. To ship a car of hogs the biggest profit out of the farmer's produce. To ship a car of hogs the does not want to carry all of the besides other charges by the Grain for cattle to Omaha by freight on car at the besides other charges by our can s cided that I might be able to help

myself.
"I concluded that it was sleeplessless that kept me awake and I went to work to remedy that. My first remedy was never to let myself sleep during the day, no matter how tired and exhausted f was as the result When sleep-

ginning I carried to the point of extreme physical weariness. I think I walked six miles the first few and public improvements—certainly took a warm bath deank a glass of any will prove the provided in the point of extreme physical weariness. I think I walked six miles the first few and public improvements—certainly took a warm bath deank a glass of any public repeats the provided and public improvements—certainly he made from 1917 to 1919 and took a warm bath, drank a glass of not our public schools should suffer what he had before that. Still our congressmen and senators make a o'clock. Each night I kept religiously to the same bedtime.

"I cannot say that it worked like a miracle. As I remember it, I slept the first night, stayed awake the second and third, and slept the

bad habit and can be cured by any patient who is physically able to follow a rigorous mental training." In reply thanks for your letter. I am sure it will help many persons. Could you have relaxed more read-ily your cure would have come

To Prevent Chilblains. J. E. S. writes: "The following as given me the most comfortable winter for years? One yard of 36 inch cotton cloth (white) torn cross wise into 3 inch strips. Two of the strips are sewn together end to end, making one long strip about 70 inches long. Each pair is treated in this manner, glving six long Ing over this, put on the shoes, and the feet will be warm and dry for the rest of the day. I got this from reading about life in Russia."

Profits By Her Reading. W. T. H. writes: "In reading Mrs. I. S.'s care for winter itch I agree with her treatment for a cure, but effected a cure in my case in a much more simple manner. I have a room in a steam heated hotel with a radiator in my room and only myself to look after. Every evening on coming from work I would soak a towel in water and place the lowel on top of the radiator At ti retiring I again would soak the towel in water, placing it on radia-tor. I have not been troubled since

tor. I have not been troubled since I first did that. I got the idea from one of your answers. String of Germs. M. E. B. writes: "1. What is streptococcus and how does it affect one? 2. Do you advise a general or a local anesthetic for the

1. It is a family of disease producing cocci which hang together to form chains. Some are very virulent, others not at all so.

2. It is about a standoff. Leave the decision to the man who is to

Better Be Examined.

J. W. N. writes: "Is this a conun-drum? Short breath, pain in heart left breast and left arm when start-ing to walk or to do any manual labor. It is worse after meals. By resting a minute or two several imes I then could go on and work or could walk ten miles without inonvenience.

Schmoller & Mueller Phonograph to be given away absolutely free Saturday evening, January 29. Come in and register your name, you may be the lucky one.

Schmoller & Mueller 14-16-16 Piano Co. Phone

# **Bowen's Sale** Stands for REMARKABLE

From the top to the bottom and in every corner of our nine floors we have searched out every piece of merchandise and thrown it into this extraordinary event at a price that will afford you the most remarkable savings. In many instances we've reduced the selling price below the present wholesale costexamples of this are to be

found in every department. Think of it-Oak dining table at \$16.75; 4-piece walnut bedroom suites for \$111.00; solid oak box seat dining chairs for \$3.95; and so on without end!

The variety of thir you can get at these amazing prices is wonderful—every-thing from tea-kettles to cook stoves, rugs, rockers, parlor suites, silverware, blankets, dishes—every conceivable thing in household equipment. -Advertisement.

# How to Keep Well The Bee's Letter Box

The Board of Education should

not hesitate one moment in provid-ing for additional school buildings Now let them all cut prices and and their other needs in all that is grain transportation rates, wages innecessary for the betterment of our cluded ten per cent, each 30 days
public schools. There is but one and post notice in conspicuous way, and only one, and that is to give their approval to the proposed down to or say \$\frac{3}{4}\$ or a little better legislative act to enable them to isto a pre-war basis so the consumer of the fight before. With sieted iness came upon me at 5 p. m., as it did for several nights, I staved it off by a brisk walk.

"After my evening meal, which additional authority to dispose of additional authority to dispose of farmers will have to go into bank-them at less than par, or at the runtey unless they get a good exa light, easily digested one. I them at less than par, or at the ruptcy unless they get a good extension on what they owe.

higher than pre-war basis; wages are 50 to 100 per cent higher than letter.
letter

Our State Railway commission is increasing telephone and express rates over two years after the armistice was signed, when the farmer's price of all he has to sell is now and has been for the past sixty or ninety days below the pre-war basis of 1914. In 1914 I sold corn for 85 cents a bushel in January; today strongly and with regularity. The blood pressure is normal. no unusual pain when at rest.'

REPLY. The symptoms noted in the first paragraph are suggestive of angine pectoris enough so to warrant examination.

Probably Useless-Harmless. F. W. L. writes: "1. Lam drinking water containing pine rosin. Is it any good for weak lungs? 2. Is there any danger in drinking too much of it? 3. Colorado Springs good climate for t. b. patient?"

REPLY.

1 and 2. I do not think so.

## CADILLAC SERVICE REPAIR DEPARTMENT 26th and Farnam Streets

We make it right. Our satisfied customers are our best asset. Have your Cadillac attended

practice can do it for less in the long run. J. H. Hansen Cadillac Co.

by efficient capable, me-chanics who through constant

Service Department Guy Wheaton, Service Mgr. Harry Reid, Shop Manager

Samunamannaman Samunaman

draft laws to compel the manufacturer and wholesaler to put prices places to that effect-until they get tension on what they owe.

Why should the farmer take all

congressmen and sengtors make a lot of laws before congress meets. What have they done since the 4th of December? They would have d like it, I Central City, Neb., Jan. 22.—To the Editor of The Bee: In regard to unjust prices in general of difficult on the Federal Farmer Loan bill, it would have done more good than plements some manufacturers are

the second and third, and shelf in a ferent commodities, agriculture, are than putting in force the linear fourth. But I persisted and in a plements some manufacturers are than putting in force the linear land and third, and in a ferent commodities, agriculture, are than putting in force the linear land and third, and are the land are the land and third, and are the land are th

BUSINESS IS GOOD THANK YOU

L.V. NICHOLAS OIL COMPANY

do away with air mail line, use that School Bond Interest.

Chicago, Jan. 22.—To The Editor tors at 35 cents for No. 3 yellow, 18 doubt it. Take the power of interest of The Bee: Usually I am in hearty accord with the observations on the editorial page of The Bee, but I must take exceptions to your conclusions in a recent editorial with the headline "No Discount on School Bonds."

corn is quoted at our local elevators at 35 cents for No. 3 yellow, 18 doubt it. Take the power of interesting in the railway commission; let the people vote on it first. Bring everything in all and commission at Omaha 40 shup interest of goods and commodities a part of corn; now it costs 18 cents of goods and commodities a bushel freight to ship to Omaha besides other charges by the Grain besides other charges by the Grain from the majority of Yarmers, but the document of the document of the power of interesting the p



ny master of the violin will appreciate the importance of the statement that the matchless beauty of tone of the

## Mason & Hamlin

piano, by reason of the exclusive "tension resonator, is as permanent in its quality as that of a fine violin

I no other pianoforte can this be said.

The many dependable Pianos this house has carried in stock for the last 47 years is prima facie evidence that you receive 100-cent dollars in bonest goods.

A. Hospe Co 1513 Douglas Street

The Art and Music Store

# Are You One of the Nine?

Only nine persons out of every hundred accumulate \$5,000.00 or more in a lifetime. Have you that much now or are you building up a Savings Account that will mean \$5,000.00 in a few years?-

IT IS EASY TO START

A Savings Account if you are determined. Any amount may be invested at any time in shares in The Conservative. You are secured by First Mortgages on improved real estate-no better security is possible. For nearly thirty years The Conservative has paid semi-annual dividends promptly to each shareholder.

Make up your mind to be one of the nine:

## The CONSERVATIVE SAVINGS & LOAN ASSOCIATION 1614 Harney

South Side Agency, Kratky Bros., 4805 South 24th Street.

# Do You Save Or Do You Just Spend?



Every man and woman faces the day when he or she needs money quickly for sickness, an investment or the purchase of a home.

Telephone employes of Omaha! When that day comes, how will you meet it? Do you save or do you just spend?

GET THE SAVING HABIT

The Northwestern Bell Telephone Company, your Company, has generously offered to assist you in putting away a little money from week to week.

All you have to do is to open an account. One dollar will do it. Our Savings department is at your service and our

officers stand ready and willing to assist you. And your Savings are earning while they are being

safeguarded. United States **National Bank** 

16th and Farnam Streets. The Bank of PERSONAL Attention.

