

GOSSIP OF THE STREET SUGGESTS PLAN OF R. R. CONTROL

Financier Offers Settlement Along Lines of Federal Reserve Regional System

The settlement of the railroad problem along the lines of the regional system of the Federal Reserve Bank, as mentioned in this column yesterday, has been publicly endorsed by John J. Mitchell, president of the Illinois Trust and Savings Bank, who suggests as a solution for the situation that Congress formulate a plan for control of railroad properties in a manner similar to that of the Federal Reserve Bank system, which controls in large part the banking activity of the country.

"The Government should have full power to maintain an equilibrium between expenses and income. The equilibrium should be so maintained as to give a fair return on invested capital and care for employes properly. There has been little complaint over increased rates decreed by the Government. Return the roads to private ownership and there will be a clamor for lower freight rates."

A good deal of attention in the financial district was centered yesterday on the result of the proceedings of the meeting in the New York Chamber of Commerce of some 150 leading railroad men from the standard of the roads being held preliminary meetings.

A banker remarked yesterday in speaking of this meeting that the most important point to be discussed will be the manner of control to be pursued in the roads by their original owners. This banker called attention to the following statement on the subject by Charles E. Mitchell, president of the National City company, which he said exactly expressed his own views and also those of several other financiers he had spoken to on the subject.

"It would be ridiculous if our great arteries of commerce were returned on such a basis. Those conditions represented regulations without responsibility by a multiplication of commissions. I understand that most of the railroad men believe that the time for an academic discussion of the situation has passed and that what is needed is a 'Railroad Money' will lead and control the roads and bankers would be satisfied. There is a general feeling among railroad men that there should be some regulation, but that there should also be responsibility."

Banker Assails President's Critic Yesterday centered around President Wilson's mission to Europe, according to the head of a leading banking house. This banker expressed his personal opinion on the subject very freely, prefacing his remarks by saying that he had never voted for a Democrat in his life and never would, but he said, the issue involved here was too important to be considered from the standpoint of any political party. "I often think," he said, "it would have been a good thing if the President had broken through the cordons of the Allied navy and swept up and down our coast cities, and in that way brought the war home to us. As it is today, the war has been so far away that we have not grasped what the winning of it and through the winning what might return to the United States in the light of the present situation. There is no other book that covers, in any such degree of comprehensiveness or interest, the political, diplomatic and military developments in America during the past four years. 8vo, with map, \$3.00 net. At all bookstores.

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man to whom a frightfully disturbed Europe looks today as strong enough, with no ax to grind, nothing to ask for, who commands the respect of every one and who alone can put an end to the jobbery and the jobbery of politicians and statesmen of the several countries that threaten to undo all the great work accomplished by the war.

"Why, I have it in me, on the best authority," he continued, "that when secretary of War Baker was over in Europe, on four different occasions he went to London to compel Lloyd George to accept French as Allied commander and that he forced it down Lloyd George's throat by telling him the other alternative, as per his instructions from President Wilson, was the withdrawal of every American soldier from the United States, leaving France to make whatever peace she could with Germany and let Great Britain fight it out if she wanted."

"The salesman explained that this customer had died and this desk was taken back, so it was being sold cheap. 'I see—I can't inherit the dead man's desk,' I said. 'Cherry outfit I'd have with a fallure in office and a dead man's furniture—nothing doing. And I told him so.'

"That's so," returned No. 4, "but I've said it and I've said it. That's the matter; I always stick to my word—honesty's the best policy. So as you bid \$75, I'll stick to it. I'd sooner lose \$10 than go back on my word."

"I may look simple, but I'm not such a fool as to swallow his yarn; so I dickered, and felt like I'd escaped from a den of thieves. And the last place I went to, say, if I was a treat. The salesman actually flatly refused to do the things I asked for. When I picked, or rather we picked, out what was necessary, this was the bill: Typewriter desk \$45.00, Armchair 8.00, Typewriter chair 7.00, Three small chairs 1.50, Four-drawer filing cabinet 25.00, Flank table 12.00, Desk stool 2.00.

"I was worried at the size of the bill, for this and the rent would swallow up \$200 of my \$700. Then the salesman said, 'Do you wish to pay cash or to use our deferred payment plan?' 'What is it?' I asked eagerly. 'Twenty per cent cash and the rest in twelve payments, so that this furniture is held for in twelve months. We add 10 per cent to the bill to pay for carrying the account.'

"How much will that work out then?" I asked for a minute, and said, 'The bill, with interest, is \$187.10; the first payment is \$37.10, and the monthly payments are \$12.50.' 'That sounded good, and I gave him my check there and then and he promised to have the furniture delivered tomorrow. A little to my surprise, Francis approved of my arrangement. 'You've gone to a house of good repute, and I think it's worth the 6 per cent to have the use of your money—when you've so little.'

"The first place I told about yesterday, the second was too high priced for me. It was my own fault; I should never have gone in, but I might have been decent at least. He figured for a price of a desk and the salesman asked, 'For what purpose, please?' 'To work at,' I said. 'Did you think I wanted to play on it?' 'No, but if you tell me your business I may suggest a desk best fitted to your needs.'

"That you, real estate," I said. "I'm just the thing for you," he said, and he led me to a whole of a desk made of mahogany. It had a glass top to it. The drawers were all divided into card indexes and things. One drawer was marked 'Rentals,' another 'Business Offices,' and 'Stores,' and so on. I cut him short at once when he said the price was \$250, including the two leather-seated chairs. I could see myself going home before I got started, and when I pictured that desk in my two-by-four office, I had to laugh.

"The third place I stayed in about two minutes. A few other salesmen looked me all together. One salesman asked me what I wanted, and then we went to the place where the desks were displayed around with the desks. Salesman No. 1. 'This 'ere desk is a swell affair. Look at that!'—and he pointed to a desk. 'Stand all kinds of kidding about it.' Salesman No. 2. 'Show the gentleman that No. X2, Bill; I guess that's good boy.' Salesman No. 1. 'Yep, I guess that's the President should come over, as the only

about what he wants.' He then showed me X2, which looked like a second-hand affair. Salesman No. 2. 'Say, Bill, I had that—you know—coming back for that desk this afternoon. I don't know whether you ought to sell it till my people—'

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Deaths. AGNEW—On Dec. 2, WILLIAM W. AGNEW, 740 N. 10th St., died at his home. Burial in Holy Cross Church.

Deaths. ALLEN—Sudden, at Cincinnati, Ohio, ALLEN, son of Mrs. J. W. Allen, died at his home. Burial in Holy Cross Church.

Deaths. AMSTRONG—On Dec. 2, JOSEPH M. AMSTRONG, 408 N. 10th St., died at his home. Burial in Holy Cross Church.

Deaths. BARNETT—At his home in Hastings-on-Hudson, N. Y., JOHN B. BARNETT, 77 years old, died. Burial in Holy Cross Church.

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