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Philadelphia, Munday, August 30, 1920

A FOUR-YEAR PROGRAM FOR Things on which the people expect the new

The Delaware civer bridge. A depotent his enough to accommodate the abina, the rand transit system. A building for the Pres Morary. As Art Museum. Enlargement of the water supply. Homes to accommodate the population. the Pres Mirary.

ONE BONUS THAT IS PAID

WHILE the Board of Public Education is trying to find the money with which to pay the bourses to the teachers which ought have been paid in June, the Pennsylvania Railroad employes are getting the bounts awarded to them by the Railway Labor Board.

The new wage scale was fixed to date from the beginning of May. Checks for a total of \$23,000,000 were mailed on Saturday to the 280,000 employes of the Pennsylvania system to cover the back pay under the in-creased scale for the months of May. June and July.

The railroad company got the money somewhere and paid it to the men on the day when it was due:

This is one of the reasons that has been leading teachers in large numbers to seek employment by private corporations. The pay is better, anyway, and when an increase is promised the promise is kept promptly.

"MUSEUM" SCHOOL HOUSES

WHILE it is always possible to amass evidence proving the lapse of any enterprise or undertaking, public or private, from the ideal, John D. Cassel's authentic summary of the physical condition of the Philadelphia public schools cannot be dismissed as mere hypercriticism.

The superintendent of buildings of the Board of Public Education reports that only 25 per cent of the public schoolhouses of this city are fireproof. Ninety are more than fifty years old and four are centenarians. About thirty-five of the buildings are described as really untit for use and twenty are classed as dangerous. Care and good fortune are to be thanked-if thanks are due-for the preservation of so much venerable material.

It is obvious that reform of the Philadelphia school system must be comprehensive and conducted in a spirit abreast with th times. The prospective beaus for the teachers to be derived from the new loan will be merely an incidental improvement. Investigation of the whole field is in order, and then appropriations prompt and generous. worthy of the dignity of this state and city and of the claims of education upon a civilized community.

Insecure museums, rickety landmarks are about the last things desirable in the material equipment of a school organization.

WHAT IS A WOMAN?

FOR purposes of identification, the occupation of every voter whose name is on the assessors' lists is recorded. The men are lawyers, doctors, merchants, clerks, stenographers, printers, carpenters, laborers and the like. The women in offices and shops and fac-

tories have a well-defined status. They can declare themselves as stenographers or salesladies, or sewing machine operators, or dressmakers, or tailors, or what not. But what is the mere wife to call herself, or the young woman who lives at home helping her mother or merely amusing herself? Some such women have been put down on

the assessors' lists as laborers. Now and then one is recorded as a housekeeper. Some of them are laborers in the sense that they fabor. Others are housekeepers. But how should the wife of a multimillionaire be designated who lares a housekerper and whose toiling and spinning are confined chiefly to arraying berself like the lilies of

Now and then a man is registered as a "gent." Can it be that the wives of the rich are to be registered as "ladies"?

If this is to be the rule it is certain there will be trouble, for the "washindies" and the like will insist on their right to be called by the title of which they are proud. They are more numerous than the ladies of leisure and can outvote them if the issue should be joined at the polls. But before a serious conflict arises the General Assembly is likely to make some regulations to tithe case; or the mosessors, advised by the women voters, will bit upon a designation for the new electors not engaged in gainful occupations which will be satisfactory all

WHY FREIGHT IS SLOW

FARMERS' associations in Illinois and Indiana have discovered some facts about the immobility of freight cars which have been troubling railroad managers for years.

The farmers have decided that the country is not suffering so much from a shortage of cars as from the failure of the railroads to keep those they have in constant use.

In Illinois a record of cars at 494 stations in forty six different countries was made for seven days. It was discovered that 10 per cent of the cars had remained on the sidings unmoved during the whole period. If these could have been used for moving freight there would have been some relief for the

congestion. The Indiana farmers have figured it out that if each freight car traveled one mile a day more than at present at least 100,000 cars would be released for new uses, and if the average carload should be increased 5 per cent 120,000 more cars would be reloased, and the reduction of the idle time of ears by one hour a day would release 140,000

more, making a total of 360,000 cars. An addition of more than a third of illion freight cars to the available equipment of the gailroads would materially assist

in the movement of goods. The railroad managers have already begun to speed up' their cars. It was reported a few days ago that they had already succeeded in adding a mile a day to the average run, with the result that they have released 100,000 cars that were not working. If they can secure the co-operation of shippers who will unload the cars as soon as they arrive at the station instead of using them as temporary warehouses they can release a still larger number and avoid the necessity of spending millions for new equipment.

THE CAMPAIGN A CONTEST OF THOUGHT VS. PHRASES

Thus Far Mr. Cox Has Managed to Shine Only as a Noisemaker of Unusual Industry and Vociferation

EVERY political candidate of the first class has a sacred and inviolable right to be dull. But that great privilege is being pretty generally abused in the present campaign.

There are various sorts of dullness. The sort that characterizes Mr. Cox on the stump is, perhaps, the most irritating because it is obtrusive and pretentious.

Mr. Harding and Mr. Cox have the advantage of the greatest forum in the world. Whatever they may say, whatever suggetstions they have to offer for the guidance or inspiration of the country will be heard, like the muskets at Concord bridge, around

These are perplexing times for everybody. From men who wish to preside for four years over the destinies of the most powerful nation in the world and direct the course of national policy in years that have brought to us the full responsibilities of world leadership, one has a right to expect sound advice and clear and unequivocal statement.

One has a right, too, to look for sincerity and wisdom and courage in such men. Yet Mr. Cox reached what seemed to be the high point of his campaign by flaunting in the face of the country the tatters of one of the oldest and dreariest party arguments ever devised. That was when he shouted about boodle in the Republican camp.

Now, boodle is a word of thrilling implirations. It is a hated word suggestive of a hated practice. But nobody knows better than the Democratic candidate that boodle as such is out of date and that it is no longer considered to be a safe or efficient factor in public affairs.

There are exceptions to this rule. Tammany is one of them. Some of the municipal elections in Ohio and elsewhere have occasionally provided others. But you cannot buy or safely try to buy the presidency or any other office of importance.

Money is still used, and used too freely, in American politics, but it is used for the most part in ways that may be called legitimate. It is doubtful whether fifteen or fifty millions, even if such sums were available to campaign managers, could turn an election in the United States, no matter how the spending was done. This is because a barrel is a liability rather than an asset to any important candidate.

Money has lost more elections than it has won. The American people, negligent and casy-going in relation to the affairs of government are consistently and determinedly opposed to corruption by money. It is the thing that they will not tolerate. Political managers know this. Campaign funds are used, therefore, in ways that might be questioned on the ground of logic or good taste, but the sums spent for the purchase of votes have grown steadily smaller for generations. There was a time when farmers in the Middle West wouldn't go to the polls unless they were "paid for their time." armies of voters used to be bought in the South. But these are different times. Money eliminated Lowden and Wood from the primary campaigns with a swiftness that was actually startling.

Mr. Harding's method of campaigning may not be ideal or wholly inspiring, but it is a far better method than that of Mr. t'ox. The Republican candidate has the quality of modesty. He reveals day by day a wise disposition to keep his feet and grapple honestly with the issues that are turned up almost every day from beneath the surface of European politics to demand vigilant attention in the United States. He has not the audacity to offer one and only one remedy for a disease that exposes changing

symptoms almost every twenty-four hours. Mr. Harding measures his words. He is not a wild promiser and be makes no pretensions to the gifts of prophecy. It is Cox. who is striving to be known as a man of pen, a dashing and cocksure knight, by borrowing bits of stage business from Bryan. bits of it from Roosevelt and bits of it from Wilson

Between a man who prefers to be thought ul, alert and observant in a day of world bange and crisis and one who hustles about the country with ready-made and unchanging platitudes and an air of slapping the whole electorate familiarly on the back at least once a week, there can be no choice but one. The duliness of Mr. Cox is not only extreme. It is forced upon you.

If there is a fault in the Harding method of approach to questions that acutely trouble the country it is, perhaps, the fault of a too great restraint. Any candidate can make promises which he does not intend to fulfill. Any man who has not the advantage of knowledge and experience can tell the countey that he knows all about Europe, all about the part we should play in future world affairs, all about the ends that we a nation should seek.

Wiser men are likely to know that, while guiding principles are clear for the eyes of Americans, the methods by which they shall be established are still debatable. They are debatable because of unexpected changes of front and mind among some of the older governments. These are the realities of the campaign, and Mr. Cox is apparently unaware that they exist.

Questions of industrial relations, taxes and of free speech represent the great unsettled problems of the hour at home Harding doesn't presume to have a ready solvent for every ache and ill in the domestic order, and for that it is necessary to admire

Cox has no doubts. He knows! He is the fixer with his tools in his hand. He disdains to be a student of affairs.

Neither of the candidates ofters the inspiring note that comes with an instinctive mastery of the truth. But the progress of the campaign has brought two personalities into sharp contrast that is by no means

favorable to the Democrats. Harding has a trick of reticence which troubles some of his friends, yet these are not times when safe decisions can be

with frankness and in all sincerity. It is difficult for Cox to be frank. Appeals in his behalf are being made upon the ground that he is wet at heart. And even those closest to him do not seem to know whether he is wet or dry in that highly important place.

Give Mr. Cox any old echo of partisan propaganda and he will make it orchestral. But do not ask him to talk of practical affairs in language that any one can under-

Every one is disposed to feel nowadays that the campaign is a disappointment. Yet with all the faults that weaken Mr. Cox and the obvious shortcomings of the front-porch campaign, political discussion even now in this country is kept upon a higher level than it attains anywhere else in the world.

Before weeping over the Democratic candidate it might be well for Americans to remember the campaign carried on by Lloyd George throughout England immediately after the close of the war. The man who is now premier of Britain said with deliberation a hundred things that he did not mean and made a thousand promises that he had no means of carrying out.

In France there is little open discussion of political issues and newspapers do not know the meaning of independent opinion. Here we do occasionally find a courageous and informed approach to the challenging facts and an honorable effort among men of all parties to put able minds completely in the service of the nation.

Even in the routine campaigns the note of rigid partisanship is not now as conspicuous as it used to be. Mr. Cox has revived it for the moment. He is making an old-fashioned campaign of assaults and phrases. It is to the credit of the Republicans that they can make a patient effort to find the simple truth and express it without an accompaniment of brass bands. That sort of service is not always picturesque. It does not always get the applause of the galleries. But it is a service that some men in American public life must do now and in the future if the nation is to be safely guided in the wilderness of dangers and perplexities created by the war. To avoid that duty and fill the air with the noise of meaningless "charges," as Mr. Cox has done, is to affront the better intelligence of the whole

LAUGHED OUT OF GRAFT

THE reconstruction of France as described by J. A. M. de Sanchez, a member of the French High Commission, who was in town the other day, is an inspiring tale, but not all of it is fully comprehensible by Americans. As we admire we can also understand the material restoration of the northern departments. On a smaller scale, but with comparable speed. San Francisco was revived. The job that has been undertaken and brought to about two-thirds of completion is in a sense an American job conducted by Frenchmen. But the chastisement of profiteers which

M. de Sanchez reports has a Gallie racial flair which is inimitable. A certain extortionist was penalized 50,000 francs, and as part of the sentence the judge ordered the publication of the decision at the offender's expense in all the Paris newspapers three times a month for six months. All Paris laughed. The pirate fled. And just as there are few sharper weapons

than jeering French contempt, there is no place on earth which feels its point so acutely. Addicks, the "Gas Man," boasted many times of his imperviousness to satirical criticism. So long as his name and affairs had publicity, even notorious, he exulted.

But France is quite as sensitive as she ironically keen. Voltaire had, Anatole France has today, an ideal audience. In Paris it is deliciously possible to laugh profiteers out of business.

Puzzled, we can at least applaud, though with a sigh. What would become of our arrogant machine politicians, our grafters in trade, the varieties of insolent books who offend us, if their hides could be pierced by the arrows of stinging satire even had we the wit to sharpen them?

Monarchy or republic, victor or vannuished. France is unique. The potency of der laughter far surpasses her guns, great hough they be, and something that may justifiably be called civilization is the con-

BRIDGE JOB DONE

THE Bensalem bridge, which is to be opened this week, is a public utility of

first-rate importance. The completion of the handsome span over the Pennypack creek will not only exert a beneficial influence on the development of this portion of northeast Philadelphia, but it will provide a much-needed relief to auto truffic, private and commercial, on the New York route. The detour by way of the Castor road or the Bustleton pike from the Roosevelt boulevard will now be obviated and a much more direct course can be taken from the broad thoroughfare into the Welsh road and Bensalem pike.

Under normal conditions the work should have been completed several years ago. The war is, of course, the prime explanation of the delay, but as the months passed by that excuse applied to belated municipal improve ments is decreasingly convincing. The finishing of the bridge is a sign that things can be accomplished even under rather trying

conditions of labor and materials. With this substantial product to its credit the administration sets itself an interesting example in progress.

OPINION STRIKES

A S WAS the case with the threatened strike on the Baltic some weeks ago, the walkout of New York longshoremen on a matter of opinion concerning Great Britain's Irish policy is a decided departure from the ordinary factors in labor disputes. The strikers on the Manhattan docks have quit work because of conditions accompanying the imprisonment of the mayor of Cork. The presence of Archbishop Mannix on the White Star liner occasioned the earlier couble

If employers choose to take a leaf from these doings they can base tenure of a job on approval or disapproval by their staffs of the League of Nations, on Democratic or Republican political affiliations, or on the olor of hair, taste in dress or preference in

Whatever else may be said of situations resulting from such causes, it cannot be denied that they will breed considerable conusion. Heretofore it has been thought that cages and conditions of employment were the basis of disagreement between labor and capital. The new order of things opens possibilities which can hardly be called en-

The New York prohibition agents have reported they have indisputable evidence that McGraw bought liquor at the Lambs' Club on the night on which Johnny Slavin went home with him. Subsequent events indicate are not times when safe decisions can be that it must have been the kind of liquor swiftly made. When Harding talks be talks that would make a rabbit fight a bulldog.

ATTENTION, LADIES!

George D. Thorn, the State Expert, Tells You About Voting-The Brady Family of Pennsylvania: Its History

By GEORGE NOX McCAIN

GEORGE D. THORN, expert of the State Department on the subject of registration and enrollment; is also chief of the Burcau of Elections. He has issued a little fourteen-page monograph that should be in the hands of every woman voter. It tells in a plain, matter-of-fact way

about the duties of voters, candidates and political committees under the laws of Pennvlvania. In less than two pages Mr. Thorn tells what are the qualifications that entitle a woman to vote at the ensuing November

This is followed by a list of the registra-tion days in all cities, boroughs and town-ships in the state, and how the prospective women voters should go about getting their names on the polling lists.

Then there are concise instructions con cerning party enrollment, and the way the woman voter must be registered, according to party preferences and affiliations.

TF THERE are any among the millions of new voters who yearn to try their 'prentice hand at running for public office, full instructions are given by Mr. Thorn just now to go about it.

They are told how they shall spend money for lawful purposes in campaigning, in-cluding the "ballyhoo," which comes under the head of public meetings and demonstra-

To keep fair candidates free from the entangling net of corrupt expenditure, de-tailed instructions are given for filing their dection expenses. The little work concludes with a political calendar for the November election which

can be carried in the vest pocket—beg par-don, the handbag—of the fair citizen. George D. Thorn will have more feminine blessings showered upon his astute gray bairs than he has known in all his official life for this thoughtful and comprehensive vade meeum for the woman voter.

MAJOR WILLIAM G. MURDOCK. draft organization at Harrisburg during the world war, and now adjutant of the American Legion, department of Pennsylvania, is an author and publisher.

Not, of course, as a business venture but as historian-genealogist.
On the 18th and 10th of the present month there was held at Muncy, Pa., the second reunion of the Brady family, of which Major

Murdock is a distinguished member.

It is one of the old family claus of Pennsylvania that had its origin 176 years ago when Hugh Brady took up 200 acres of land in Hopewell township, Cumberland county. That was the log-cabin beginning of a sturdy race that today numbers among its members governors, senators, soldiers, clergymen, authors and men of affairs in business and industrial life.

Cyrus Townsend Brady, clergyman, author and soldier, who died lamented by tens of thousands of readers, was of the Governor Brady, of Idaho, was another. When it comes to the list of soldiers this volume of biography from the pen of Major Murdock tells the story of as fine a line of

Scotch-Irish patriots as one can find in any genealogical work in the country. Cumberland county was the birthplace of a score of families whose sons and daugh-ters in the succeeding century and a half have made history in Penusylvania, and, indeed, in the United States.

There were the Galbraiths, McCormicks, Balstons, Evanses, Barclays, McCalls, Brewers and Hamiltons, all militant Presbyterians who served both God and their country faithfully.

THE Rev. Dr. Wayland Hoyt, gifted A Baptist clergyman and religious writer. widely known and beloved in this city, was once, years ago, a dinner guest in the home of a descendant of one of the Galbraiths of this same Cumberland county Scotch-Irish

Turning to his host during dinner Dr. Hoyt inquired. By the way Mr. X—where did your ancestors settle? "They settled in Cumberland county about the middle of the eighteenth century," was the reply. "They were hard-headed, God-

fearing Scotch-Irish of the kind that when they were not praying they were fighting; when they were not fighting Indians they were fighting among themselves, and when they were not praying or fighting they were drinking whisky. distinguished divine shook with

laughter, though the hostess at the other end of the table frowned with manifest disensure at her limsband. After the departure of the guest the wife

repronched her husband for his outspoken description of his ancestry.
"Dr. Hoyt will think that they were pretty tough lot." was her indignant com "So they were, for they had big men in those days," was the smiling response.

HUNDREDS of members of the American Society for Psychical Research in and around Philadelphia are interested i the announcement that the death of Dr. James II, Hyslon, its late secretary and will make no change in the progress of its work.

The society constitutes Section B of the American Institute for Scientific Research corporation created under the laws of York back in 1904.

A point of secondary interest is that its endowment fund now exceeds \$185,000, the income from which pays for its publications, namely, its Journal and Proceedings, and the coense of the office in New York With all the ridicule and derision that

have been heaped on the society in the past twenty years the size of its endowment is pretty conclusive evidence that there are a large number of people interested enough in the scientific aspect of this question of the hereafter to back their convictions with TTHE list of honorary fellows of the

1 American Society for Psychical Research rather astonishing from the standpoint of distinguished names. All of those named are connected with the work and are evidently neither ashained

or afraid to face the music of opposition Here are some of them:

Rt. Hon. A. J. Balfour, London; Rt.

Hon. Gerald W. Balfour, Eugland; Viscount James Bryce, England; Dr. Charles I. Dana, New York; Prof. George Duma: Paris; Camille Flammarion, France; Pro Th. Flourney, Geneva, Switzerland; Dr. David Starr Jordan, chancellor emeritus of Leland Stanford University, Calif.; Dr Morton Prince, Boston; Prof. F. Schiller, Oxford, Eng.: Dr. Bori Schiller, Oxford, Eng.; Dr. Boris Sidis, Portsmouth, N. H.; Prof. John Dewey, Co-lumbia University, New York city; Prof. J. Gibson Hume, Toronto, Canada, and Prof. Adolf Meyer, M. D., Baltimore, Md.

Statesmen, scientists, university profes-ors and psychologists are all represented the above, which is only about one-fifth If all the prominent business men, seien tists, university professors, elergymen and

physicians whose names figure in Who" who believe in investigating this subject of a life beyond, and who contribute to the society's work, were published in the EVENING PUBLIC LEDGER, I fancy it would occupy several columns of its valuable space. Polish Atmosphere at Rome-Headling This does not mean what you think

It only refers to the growth of sympaths

in the Italian capital for the Poles. And yet

we make jokes about the language that the

The new star in the northern cross has already begun to fade away—thus early setting the example for some of the political stars who will become so dim on November 3 that they will no longer be visible.



LET'S HOPE IT BLOWS OVER

NOW MY IDEA IS THIS!

Daily Talks With Thinking Philadelphians on Subjects They Know Best

will be about \$3.

premiums.

transportation situation

panies, will be liable.

imposing on them.

youcher at the club.

a few years ago had a per capita loss ratio of \$1,50, while this year her per capits cost, figuring on a 2,000,000 population,

"There has been a 54 per cent increase in

fire premium receipts in New York in the last six months, while here there has been

about a 10 per cent increase. This is due largely to accumulation of values and the

Merchants Must Be Watchful

miums of the metropolitan district of New

York city are equivalent to the premium:

delphia's premiums amount to about one

third that of the state. The loss ratio of

the state has been about 40 per cent of the

to the necessity of watching changing values

more closely and insuring in proportion

they will not be likely to have such unex-pectedly large losses. If they do not, the

oss will be entirely their own, because they

"But the pity of it is that many of them

will be taking this risk not voluntarily, but involuntarily, and without full knowledge of

the risks which the changing conditions are

With Neither Dear Charmer

SYMPATHY is due to Miss Alice Paul and to the party of militant suffragists entire. After half a centrry of struggle, in the culmination of which they bore so

conspicuous a part, the nineteenth amend

ment was to be signed and proclaimed Secretary Colby had the proclamation, also

a pen and ink. It was only necessary to

receive a formal certification from the gov-

faithful lieutenants were on hand, some o

them having sat up all night awaiting the

arrival of the document. The movie mer were with them, straining at the leash to

confer immortality upon one and all. And

then Secretary Colby, without budging from

the fastness of 1507 W street northwest,

wrote in his name the moment he received

the certification—as if he were signing

What part in all this was played by Mrs

Carrie Chapman Catt of the rival and

nonmilitant organization does not directly

appear. She is a marvelously tactful opera

tive, whose hand has the invisible sleight

doubtless be modest to humility, like that of

Bretus-as an older, not a better soldier

Perhaps she had received ghostly warning

Secretary Colby wielded his fateful pen

of a meeting at Philippi. At any rate, when

was unencircled by the eager fair, unfilmed

feathers on the wings of fame brushed by

Was this wise in a diplomatist, a secre-

tary of state? Probably. It seems, in fact,

so wise that one suspects Mr. Colby of

tearing a leaf from the book of his kins

man, Augustus Thomas. The playwright

ilso was once caught in a plight which

obliged him to stage a drama with two

title role. He called the play "The Other

cading ladies, each baving a claim on the

If she were to make any claim, it

by the guaranter of immortality.

but did not touch his or any cheek.

The movie men

rnor of Tennessee. Miss Paul and her

themselves, and not the insurance com-

"If business men, however, become alive

the entire state of Pennsylvania.

"It is an interesting fact that the pre-

Phila

CHARLES AT HEXAMER

On Rising Insurance Values MANY business men, by failing to keep track of the changes in values both of real estate and merchandise which they keep stored in their buildings, are running the risk of heavy loss in case of fire, is the assertion of Charles A. Hexamer, secretary of the Philadelphia Fire Underwriters' As.

sociation. As Mr. Hexamer puts it. "The failure of many business men to follow appreciation of values and make their insurance preminutes accordingly is likely to make them involuntary self-insurers. "In other words, the business man who

not cognizant of the change in values due to changing conditions, or, being so, does not act upon it, is likely to find himself, instead of being covered by insurance, facing a large financial loss, if he should be unfortunate enough to have his establishment burned. "The underwriters' association and insurance brokers individually have constantly

warned business men of these changing conlitions and just how they were reflected fire insurance liability, and yet many of them have failed to heed. Either they do not realize their risk, or else they prefer o take it rather than pay heavier premiums. "I can remember two comparatively recent cases where just such neglect cost two

prominent besiness men heavily. One of

hem had a loss of more than \$200,000 and

the other lost, over and above the insurance which he collected, about \$187,000,

Advances and Insurance "Values have more than trebled in the last ten years and they have doubled since the war. A well-known builder tells me that the cost of constructing buildings has advanced 60 per cent during the last year. All these advances reflect themselves propor-

tionately in the insurance. "Fire insurance must be based on replace ment value. In other words, if a man in-sured his building and stock for \$100,000 a few years ago, in order to be covered it would be necessary for him at least to double his insurance in the intervening period.

"According to the law, in order to avoid any discrimination in rates, it is necessary to figure on 80 per cent of the total value of the property to be insured as a basis for computing rates. In cases of blanket in . scrance, this is raised to 90 per cent. "Now it is not obligatory for the business

man to insure for 80 per cent as the co insurance plan requires, but this must be regarded as a standard ratio. sure for a smaller percentage, but, of course, would be charged at a higher rate than the standard amount or if he chooses to insuce for the full 100 per cent, his rate is decreased.

The way values are changing these days. the average business man should keep in pretty close touch with his inserance broker if he would be on the safe side and avoid possible loss.

Merchants Taking Risks

. The bait which makes many busines men gamble with heavy loss is the feeling that values will decline later and their in . surance rates will then be smaller. Those conditions could be met when they arrived, but, in the meantime, the man gambling is taking a heavy chance.

"Many business men who were holding goods for higher prices, particularly, ran this risk. Another thing which has aggravated this condition has been the transportation situation, which has held many goods in warehouses when they should be on their way to their ultimate consumers. Many others have been awaiting developments in the fall and have been holding off changing their insurance rates. "Indications are that our premiums will

increase about 10 per cent during the pres-ent year, which will mean a premium total of \$12,000,000. So far this year this city has had a total loss by fires of four and a half million dollars, and this will probably reach six millions by the end of the The loss of insurance companies there been 50 per cent of their premiums The expense ratio of the fire insurance basiof the balance must be reserved as a sinking fund for less by confingrations, which will leave just 5 per cent dividend for the stock.

The average loss ratio by fire in this city is about 40 per cent, so that this has been slightly above normal. Philadelphia CALL POWER PRANT

What Do You Know? QUIZ

1. How do gypsies get their name? How long before the Civil War did "Uncle Tom's Cabin" appear?

3. How many American possessions have a territorial form of government? What was the nationality of Jenny Lind,

5. Who said, "Lord, what fools these mor-6. On what date does Malloween fall?

7. From what state was Grant elected Presi-

8. What are the two largest cities in Australia?

10. What is the apse of a church?

Answers to Saturday's Quiz

Argonauts of Greek mythology. e suffix "istan" in such words as Beluchistan. Afghanistan, Kurdistan

Louisiana is the westernmost state from which any President of the United States has ever been elected.

Zachary Taylor was this President. 5. Albert Bertel Thorwaldson was a cele-brated sculptor. He died in 1844. One of his masterpieces is the famous Lion of Lucerne.

of Lucerne.

6. The elder Pitt, "the friend of America," and after whom Pittsburgh is maned, was the Earl of Chatham, The younger William Pitt was a second son and hence did not inherit the title. Both English statesmen were prime min-isters of their country.

midday. John Wilkes Booth, who assassinated Abraham Lincoln, was tracked to Bowling Green, near Frederickshurs. Va. There he took refuge in a barn and, after refusing to surrender, was

April 26, 1865. differ with you on that subject" is regarded as better English than "I differ from you on that subject."

HAVE always loved the moon. Loved it orange, round, and big. Loved it shrunken, pale and small As it perched upon a twig Of a poplar By a wall.

Weary from guarding love the moon would sit a trifle

Girl." and in his curtain speech he remarked that at least he would be able to explain himself to either, were t'other dear harmer away. The diplomatist has, fact, scoredeven upon the crafty dramatist enjoyed his dignified and most signifi. cant function. and also his breakfast, un perturbed by either dear charmer .-York Times. Candidates who are inclined to pride over being received with flowers are re-

spectfully invited to remember that the foral displays at funerals are sometimes quite superb. A world court may be pretty good, but

it has its limitations, as it would discover if it ever tried to settle the differences between Republicans and Democrats.

Women who decline to vote will not debarred from complaining about the state of the nation any more than the thousands of males who regularly disdain the franchise

The theatrical season opens'tonight, but the movies are always with us,

the famous singer?

What is a petit jury?

An argosy is a large merchant vessel, especially of Venice or Ragusa. The name is derived from the latter city and in its original form was "ragusy." It has not, as is often inferred, any relation to the Argo, the ship of the

and Arabistan means land or land of. Beluchistan, therefore, means the land or the Baluchs.

his maste Lucerne.

7. The initials A. M., referring to time stand for ante meridiem, before

shot after the barn had been fired, on

Five and a half yards make a rod, pole

A Minion of the Moon

By a wall.

I have loved it sharply curved
(Such Cellini might design
Were his head quite clear of wine). As a cradle for a star. Sleepily, sleepily, And the mists lie on the mendows, A wind comes blowing My moon away With the night's dark shadows

love this moon all weary white, The stars through the night. That comes at smoky dusk jovial Falstaff of a moon That's none too sober. And if against all nature This moon should wear a bat I'm very sure of that! And, lastly, moon of moons-The moon that I love best. The moon in silver drest. The moon that climbs Above the college tower; Strange but beautiful a flower With its silver pollen sifting Down upon the campus walk. The elms are etched in silver And the Lady of the Fountain Now climbs the strange moon flower

Its silver beauty burns more bright As some one sings
Across the silvery night
"Lord Jeffrey Amherst" And one more flippant Sings the round
"All the Alums have diplomas so white.
Cheer up, '19! Your own are in sight!
Turralu, turrala—"

From tower unto mountain.

I have always loved the moon. -Dorothy Homans, in N. Y. Evening Post.

The canny taxpayers who do not wish to have their bills increased by a penalty for delay in payment are crowding the

office of the tax receiver today, because they know that tomorrow is the last day of grace. If they wait until Wednesday their bills, already too big, will be still bigger.