GRUENBERG HOPES

Matters Shaping Themselves to City's Best Interests, Says Research Bureau Chief

tion was not substantially changed by
the open meeting of last Monday, but
that he felt the policy of giving the
elected representatives of the people—
the city Council—any information they
wanted for transacting the public busiTest would avertually in layor of women police would
police.

The subject came up today as the
examiners sat in Mr. Shaughnessy's
office at City Hall waiting to give the
oral test for personal fitness to patrolman applicants.

"I am convinced women police would
women applicants, it was agreed.

He attributed this error to the fact that members of the Sinking Fund Commission bad themselves sometimes been inveract in the use of technical terms.

If think it is a splendid thing and that their more or less official statements had doubtless been followed by the author of the editorial.

He pointed out that the editorial care of women prisoners and witnesses.

Spoke of the cash balance in the hands conveying them to and from the official samples. Sinking Fund Commission, amounting to over \$3,300,000, as a "surplus," which is not correct, for the reason that the amount of cash that happens to be on hand has no actual relation to "surplus." but is merely plain-clothes men would be of great preside. bappens to be on hand has no actual "Plain-clothes women as well as the Ke relation to "surplus." but is merely plain-clothes men would be of great preside.

Sinking Fund Commission which is not

Sinking Fund Commission which is not invested.

The surplus, strictly speaking, is that part of the assets of the sinking fund over and above the calculated reserve which the commission should have at any given time in order to be able to pay the respective loans at maturity, calculating the expected earnings of the sinking fund investments at a rate determined upon in advance.

That basis of calculating earnings at the present time is, by decision of the commission in 1914, 3½ per cent, which is ultra-conservative in view of

which is ultra-conservative in view of the fact that investments now being made are earning in the neighborhood of 5 per cent and the earnings of the sinking fund as a whole are between 4 and 5 per cent. In the case of the city's fifty year, bonds, the compilers hity's fifty year bonds, the commission is even more conservative as they have fixed the earnings basis at only 3 per

The position of the Bureau of Municipal Research has been that granting for the sake of argument that the ultra-conservative 3½ and 3 per cent bases are proper, there is in addition to such reserves a "surplus" of over \$4,000,000, which could gradually and conservatively be utilized in a number of possible ways, in the public interest. Probably the safest and all around best procedure, when the inevitable reform comes, will be to make the moderate reductions on future installments that will gradually absorb this surplus, yet leave sufficient to pay every surplus, yet leave sufficient to pay every dollar of maturing debt while reducing the taxpayers' annual burden

BRITISH COMPANY BUYS UNITED INSURANCE CO.

English Concerns Plans to Enter Fire-Risk Field Here

Chandler & Co., Inc., bankers, have completed negotiations for the sale of the controlling interest in the United Firemen's Insurance Co. of Philadel-phia to the London Guarantee and Ac-cident Co. of London Settlement was effected yesterday, when 75 per cent of the stock owned by the Independence Fire Insurance Co. was transferred to

Fire Insurance Co. was transferred to the London company.

According to M. B. Yates, secretary of the United Firemen's Insurance Co., the transfer of the controlling interest was the result of the desire of the London Guarantee and Accident Co. to enter the fire insurance field in this country. That concern already had been engaged in the accident insurance business here to the extent of \$15,000,000 of insurance.

S. W. Lawson, of Chicago, managing representative of the London company's interests in this country, succeeds William H. Clark as president of the United. George R. Parkard, this city, succeeds Thomas K. Oher, resigned, as vice president. Other officers remain the same.

The United Firemen's Insurance Co.
was incorporated in 1800 and has played
an active part in the insurance affairs
of this city. It has a capital stock of
\$400,000, the par being \$10 a share.
The last recorded public transaction in
the stock on December 10, 1919, was

BY CIVIL SERVICE HEAD ANTI-BRITISH MOB WOMEN POLICE FAVORED

FOR SINKING FUND Clinton Rogers Woodruff Says They Would Prove Great Preventive of Crime-Suggests They Supervise

Dance Halls and Cabarets

of Clinton Rogers Woodruff, chairman well as all over the country.

SECRECY THING OF PAST

of the city Civil Service Commission. Charles S. Shaughnessy, chief examiner; John C. Harper, superintendent of police for the Pennsylvania Railroad, and others connected with the examining of applicants for police jobs, are also heartly in favor of women police.

elected representatives of the people—the city Council—any information they wanted for transacting the public business would eventually win out.

The policy of secrecy that obtained in the past will not be the policy of the future, according to Mr. Gruenberg, the said he believed that matters were shaping themselves in the histories of Philadelphia, and that he was thoroughly seat infined with the progress of events.

Mr. Gruenberg took occasion to common on a recent editorial in the Evening Public Ledder on the sinking fund, entitled "That "Sunk" Surplus." Mr. Gruenberg pointed out that while the editorial was to be commended in its attitude of sympathy toward the couse of light on public questions, it fell into the common error of approaching these technical secounting questions in a way that confuses rather than aids the discussion.

He attributed this error to the fact that members of the Sinking Fund Commission had themselves sometimes been appointed and police marrors have been appointed and police marrors have been appointed and police marrors have been appointed in the same status as parrolmen.

"I think it' is a splendid thing and first wanted women applicants.

"I am convinced women police would greatly help in the prevention of the policy of the policy of the policy of the policy of the constant to marter how being early eliminated no matter how women police and the police in cabulation and such public enters would have to be changed light for There would be remained in the acquirate, or the policy of two special law to prevent women applicants.

The annual have to be changed lightly for There would be remained in the sould have to be changed lightly for the cannot be changed in the provent women from applicants. There is no special law to prevent women from a special law to prevent women from applicants. There is no special law to prevent women from a police and the provent it in many cases. Women police would find the provent it in many cases. Women police would find the provent it in many cases. W

Women police would prove a great service in such places. I think the preventative to crime, in the opinion of Clinton Reserva Woodruff chairman hold such positions in Philadelphia as

well as all over the country.

There is another special place for vomen police, I think," he continued.

They would make spiendid examiners of women prisoners and women witnesses. There are many questions that a man, whereas a woman could easily

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RAPPED BY EDITOR

Tells Church Club Diners N. Y. Rioters Should Be Deprived of Citizenship

Men living in America and holding American citizenship and who were part of a mob who tore down the British flag from in front of the Union Club in New York should be deprived of their citizenship as a punishment.

This assertion was made at the Bellevue-Stratford last night, by Frederic C. Morehouse, Milwaukee editor, and principal speaker at the dinner of the Church Club.

Other speakers at the event included Bishop Rhinelander, Bishop Garland and A. J. County. Mr. Morehouse, who is editor of the Living Church, was speaking on 'The Laymen's Opportunity in the Awakened Church,' and was referring to the

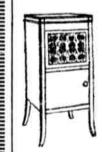
to deprive the culprits of their American citizenship."

Speaking of the survey made for the nation-wide campaign, Mr. Morehouse said it showed that of the 1.000,000

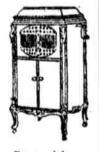
Laymen's Opportunity in the Awakened Church," and was referring to the serious problems confronting the country, when he suddenly touched upon the flag incident.

"In New York a few days ago," he said, "the flag of an ally was torn from the front of a building by a mob. That was an act so contemptible that the only right way to punish it would be to deprive the culprits of their American

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"Perhaps 15 per cent respond to a call for service." Mr. Morehouse said. "Perhaps 60 per cent are bearing some real part of the financial burden of their

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communicants of the Episcopal Church own parishes. Twenty to 30 per cent in the country, "perhaps 30 per cent are doing nothing. Possibly 20 per cent ing the world work of the church."

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