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 JOHN T. MARTIN.
 Published Sally at Press Camera Bubbing Independence Square, Philadelphia

 ATLANTIC CITY
 Press Loom Building Press Loom Building

 NEW YORK
 304 Madison Ave Set Louis

 Brinort
 101 Globe Demograt Building

 Chickson
 102 Tribane Building

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BELL, MOD WALNUT KEYSTONE MAIN 2000 Address all communications to Evening Public Independence Source, Phaladelphia

Member of the Associated Press

Philadelphia, Fuendas, April 26, 1921

EMBARRASSING THE SCHOOLS

education law muchlis surv pression clear, The present system lies worked well, and the pending school code bill, which invests the superintendent of public instruction with authority over cases of chabinen between fourteen and sixteen years old engaged in useful lawful employment during the period of school sessions, is logicitiv sound

Inder a last-minute amenament, the fuvenile court would exercise powers of discretion concerning exemptions. Judge Brown, of the Municipal Court, would then be annexing some new privileges

It is not easy to detect any convincing quantity of public gain in this arrange-ment. In fact, a difficult problem would be further complicated by the injection of new factors not entirely without the shadow of politica

The code ought to be kept as simple and straightforward as possible. Tying up its functioning with contrarings is a procedure that has little to recommend it unless thoughts of ulterior purposes be entertained.

CLOCKS IN CHAOS

DITTSBURGH is using three times-Eastern, Standard, Central-for the trains bound West and davlight saving time in some of the chirches. A heat ordinance authorizes the summer clock. A state law easts doubt upon the candity of the municipal law

Most of the targe cities in New York state have established the advanced hour. Local. trains in Manhattan are arriving and departing by the mixanced schedule. Wall street employs the same system and bonce. Philadelphia brokers are rising an hour earlier than is their diston-

Alice in Wonderland was advised to treat time gentiv, respectfully - never to heat it or otherwise to harass its movements. The warning is worth heeding. Inscourcess maward time and disregard of some elemental considerations of common sense have pro-duced a fine module in the Middle Atlantic ATRIPA

The absurdity of the situation is intensi fied by the simplicity of the means which could accomplish its sure. The National Davlight Saving Association is seeking sup-

case with which the government floated its war loans and it also explains the confi-dence with which men who have faith in the stability of American business enterprises contemplate the future. If a man wishes to be pessimistic he must

tok for support of his forebodings to some other place than the banking deposit figures.

MR. HUGHES GOES CAREFULLY ON VERY TREACHEROUS PATHS

There Are War Makers in Europe Eager to Shift Their Responsibility to the Makers of Peace

 $N^{\rm O}$ SERIES of diplomatic negotiations ever before attempted and, indeed, no other result of organized thought and effort ever had moral and practical reactions so profound and so far reaching as those that must follow almost instantly upon the settlement of the question of German reparations to the Allies.

No decision will be wholly satisfactory to everybody concerned There will be disconent in Germany or in the allied countries. When the final terms are made there may

be even a sense of new defeat. Europe" has been promised relief. Its statesmen have been promising it deliverance from its matchless troubles. They have THE ABSOCIATED PRESS is exclusively en-ted to the way for republication of all sense spatches credited that it is not otherway credited this paper, and utso the hord were published -stroyer. But the simple fact is obvious that promised something like atonement through therein. All rights of republication of special despatches the European masses for what they have the European dist.

Nothing deereed by a diplomatic council can wholly deliver or relieve them now.

They are coming finitily to reakon not with the consequences of the peace or the REASONS for dragging the given le court settlement. They are being permitted a bist to come face to face with the consesettlement. They are being permitted at onences of the war itself -- consequences that were inevitable after the first guns It will be difficult for the people to realize

> Many of their political leaders do not want them to realize it.

The statesmen of Europe have been in nourry and they are in no hurry now to approach the day of reckoning. The pros-

pect is charged with suggestions of danger to men now at the height of their political CHTHPIN

If it can ever be made to appear that the miseries and poverty of Europe are due to the terms of peace rather than to the triumpliant insanities of the war, a problem that now harasses some of the leading statesmen of Europe will be beautifully solved.

President Harding and Secretary Hughes e clearly aware of all this. That is why they cannot undertake to be mediators or relieve the political leaders of France. Great Britain and Germany from the responsibility for all final decisions.

They can be interpreters. They can actwith extreme cure and caution-to transmit appeals and suggestions between two groups of principals who have exhausted their own expansity to negotiate. But that is all, and perhaps a little more, than the United States may do with complete safety and without risking an almost endless series of disagreeable complications

Reasoning that is possible in Washingis possible in London, Paris and Berlin. And the European diplomatists reason learly enough

What some of them dread is to publish the conclusions to which their reasoning leads them. From that awful duty they would gladly be freed. They have shirked and shrunk from it for two years.

This does not mean that the appeals for American mediation in the final deadlock represented a deliberate attempt to shift al. responsibility to American shoulders. What the political leaders in Europe appear to desire is moral justification attainable through the co-operation of a government known to be without selfish interest in the mmediate controcersy

The extent to which the American Govern-Davight Saving Association is seeiing sup-port for Senator Edge's bill to make the well understood in Washington, and it is of statutes of various kinds and to "force" this

ship, George Washington. Virtually all the new liners, including an impressive fleet on the Pacific, testify to the energy and skill of marine engineering in the Delaware river shipbuilding territory.

In spite of the fact that many criticisms of the shipping board have been warranted. here is epoch-making achievement. Pretentions plans of which doubts were freely entertained are bearing fruit. The Amerian passenger fleet, including both the board steamships and those exclusively in private hands, is one of the finest and most modern

float The survival of this enterprise is dependent on expert management. Moreover, the problem of government control is by no. means fully worked out, and it may be that. with the ships in being, private ownership may supersede the present elaborate system of the board.

But it is unlikely that the start already made can be really nullified. The effects of the blow dealt to the American passenger fleet by the Civil War are at last repaired. A sentimental thrill over the accomplishment is irresistible.

VOLSTEADING IN HIGH GEAR

NEITHER Governor Miller, of New York, nor the Legislature that passed his dry-enforcement bill nor the police who take orders from Mayor Hylan could be counted at any time among the active supporters of the eighteenth amendment or the principles enunciated in the federal dry law. At best they were neutral when the fight was on. So the furious zeal with which Commissioner Enright and his men have set about to make Manhattan and its astonished environs hone dry cannot be attributed to moral conviction or a belief in the more

modern form of soul saving. It is easy to see that, whatever Governor Miller may have sought to achieve, police officialdom in New York is dedicated to the task of making Volsteadism odious by making it actual. The federal grand jury has announced that it will return no infictment against any one arrested for the possession of strong drink unless there is evidence to prove that the contraband was held for barter or sale. Still, arrests made possible under the state enforcement act of people merely caught with the goods and suspected continue at an astonishing rate. The courts are clogged. There is no method of dealing with all the prisoners. Confusion threatens. It has been suggested to the police that they go a bit more cautionsly. But each such appeal inspires them with new energy and enthusiasm, and there was a note of rejoicing in the voices of Enright and his associates when they appounded that it will require about \$30,000,000 a year to keep Manhattan even superficially

Now what the Wolstead act and the New York state enforcement act contemplated was not oppression, raids, sorties and sudden violent attempts to accomplish the apossible. The first duty of Enright and his police was to prevent the flagrant violaion of federal laws in public places. Doing that much and no more, the New York police would have made a same beginning at a task that will require years of patient and juditous work if it is ever to be accomplished at all. For the time being there is only one law in New York that is being enforced to and a little beyond the bilt, and that is the anti-liquor law. And judging by the temperof the administration the much-heralded enforcement act is being used as an instrument to hinder and not to help general prohibition.

WHAT INDEED!

 $M^{\scriptscriptstyle \Lambda N \, Y}$ people are coming to believe that there is altogether too much amateur lawmaking in these United States. Newspaper space, like the pattence of the general public, is severely taxed to give a fair hearing to the innumerable groups of more or less carnest folk who set themselves up as

THE RELIC HUNTER

His Latest Depredations as Visible in the Capitol at Harrisburg-Charles V. Waters and John Burroughs. Whale and Reindeer Meat

By GEORGE NOX McCAIN

No SHRINE is sacred to the relic huhter and no historic building or ruin is safe from the scribbling egotism of the The walls of the room in which Shake

speare was born in the old house at Strat-ford are covered completely with the names of visitors until there is no room left for ven a single name. The caretaker or guide points proudly

famous names in that unique mural lecoration. Near the center of the ceiling he will wint out that of Matthew Arnold. High

on a side wall appears the autograph of Charles Dickens. And so it goes. The rage for writing one's name in his-toric places is not confined to any race.

IN THE ruined city of Uxmal, in the heart of Yucatan, the egotist of the lead pen-cil has left his name by scores on the walls of the governor's palace. Some I saw had been painted with a brush.

They are without exception names of Spanish visitors, and their interest in penetrating the jungle would suggest that they were above this species of desceration. they were above this species of descration. Twenty years ago a priest in Zacatecas, Mexico, told me that the bishop had been compelled to close his residence to American tourists because of their disposition to ap propriate any inconsiderate triffes lying within their reach.

IN THE summer of 1904 tourists who I visited the Garden of the Gods. Palmer Park and other famous scenic spots around Colorado Springs and Manitou witnessed a curious expression of this mania for writing names in public places.

At irregular intervals, often in the most beautiful and romantic spots, they saw painted on the rocks a name with date in black letters two inches high. It was the most brazen thing of its kind

that the Pike's Peak region had ever seen. The authorities determined to make an example of the fellow as a warning to other He was found to be a young man from a

Middle Western state, a victim of tuberculosis; a "hinger" as they are known out there. Had it not been for his condition he there. Had it not been for his condition he would have been taken back to Colorado Springs and prosecuted. The case was compromised by his agree-

ment to pay for the services of a stone-cutter, who chipped off the offending letters wherever they were found.

THE latest example of this sort of dese-I cration came under my notice in the beautiful reception room attached to the Governor's offices in the new Capitol at Harbeautiful

the four corners of this magnificent apartment, with its superb rug, embossed leather chairs and costly wails and ceiling. there are four huge bronze candelabra. At the four corners of each are cupids

lowing elfin pipes, one in each hand The visitor of today will discover that hree of these pipes are missing.

Three bronze cupids stand each with one upty hand, the pipes having been twisted nose through the thieving propensities of relie hunters. It will not be long, 1 fancy, before an-

other of the ornaments is missing, for one pipe is held loosely, ready to be torn away the next thief, or perhaps I should say promaniac, that comes that way. If the individual is caught he should be

town no mercy. It is not unlikely that one of the Mercer tiles in the southern corridor on the main floor will also disappear one of these days A couple of them have worked loose in their cement setting.

CHARLES V. WATERS recalled a charming and characteristic anecdote of

a famous naturalist the other day. The incident occurred up in New York state along the banks of the Hudson, where Mr Waters spent his boyhood. All boys everywhere have, it would seem,

an antipathy to snakes. They are lawful prey wherever they are found. There is a universal and seemingly therent disposi-tion to "bruise the serpent's head."



NOW MY IDEA IS THIS

Daily Talks With Thinking Philadelphians on Subjects They Know Best

SAMUEL WOODWARD On Mutual Savings Funds

THE dollar that is put away for the rains I day is what kicks the roulette wheel of a day is what kiess the routerle wheel of business past the doldrums and keeps it spinning until "things pick up" once more. In other words, savings funds, particularly mutual savings funds, with their minimum of overhead chargeable against income, serve as a flywheel to carry our productive serve as past the dead center of depression such as that from which trade now suffers. So declares Samuel Woodward, treasurer of the Philadelphila Savings Fund, whose roll of 200,000 depositors is mute evidence of

provinces hold in awe. "But we manage, nevertheless, to main-tain that reservoir of funds which makes many a man in the mills able to pay his bread and meat and grocery bill when the mills are idle. So that the ones who can't pay their bills come sooner or later to realize what it means and why it pays to be a saver, even of the lone dollar bills that may remain in a vestpocket on a Sunday morn-ing after lunch money has been laid away and the housewife has received her working

capital. "Thus the savings fund comes to be an educator of the first rank, and without the proper economic education of Thirty-five or forty years ago two corployer and employe alike there could be hope of effective and stabilized producemployer and porals and a sergeant in the signal corps took training in the same class at Fort tion in years to come Myer, across the river from Washington. "Just what the savings fund means to The sergeant was Will C. Barnes, who business will be less of a mystery. I think, after the second national conference of Muafterward was awarded the much coveted Congressional Medal for gallantry because he ran the gantlet of Indians who surtual Savings Banks which begins here tomorrow. I look for the development of some rounded an army post in Arizona and brought facts over which both the business man and re-enforcements, and who is now chief of the man who wants to be a business man the grazing division of the forest service of may well ponder." the Department of Agriculture.

Humanisms By WILLIAM ATHERTON DUPUY

"I asked Sam-L uel L. Shortridge who recently ar-rived in Washington from California to take his seat in Congress, "your first public service?"

of owning; we see the theatres the British service?" "Oh, no," he replied. "I was one jani-tor of the East Salem public school, In Salem, Ore, Judge Peter H. D'Arey, now on the beach in Salem, was my assistant. There was more or less complaint, but we took that as a part of the life of janitors. Not long ago Judge D'Arey came down to San Francisco Judge D'Arey came down to San Francisco to attend a formal hanque and we lived over again our initial experiences in serving the public

'Another matter which we discussed and upon which we came to an agreement was Rufus Choate's theory that 'a good lawyer lives well and dies poor.

One of the corporals was A. Zapone, who

has for many years been chief clerk of that

same department. The second corporal was Willis J. Moore, for a decade chief of the

Weather Bureau, also presided over by the

cow. We never thought of ourselves as poor

people. If outside supplies were cut off from the average household today it would feel

deprivation in twenty-four hours. But with

us there was always enough in the cellar

mostly grown on the acre, to run us for

would be a great thing if more families had

. . .

Wilbur J. Carr. director of the consular

United States happy with her sister nations.

A clerk or a lesser official, he says, re-mains unknown, but may be the center of

events as important as those that happen

on a battlefield of the world. Some such in

dividual, for instance, studies, digests, pre-

pares the papers on any such controversy

as that which recently arose over cables

or the Panama-Costa Rich bolton are The pay is very modest. These men are

rarely known for what they do. Promotions

seldom come. But some of these men have the satisfaction of knowing in their heart

that they have influenced the course of na-

tions and the knowledge is sweet to them.

When the Senate organized, unmediately

after March 4, for the purpose of confirm-ing presidential appointments, primarily

those to cabinet posts, it confirmed only one man as a bureau chief. That man was Colone

E. Lester Jones, as chief of the coast and

his confirmation, for it was just forty-fire

minutes from the time his appointment left

the White House until it was approved by

ing for the presidency, four years ago, an

was attacking the Democrats for their ap pointments. E. Lester Jones was especially

A visitor to Washington sat on a street

car and told his neighbor that he was a constituent of Guy Edgar Campbell, of

Pennsylvania, the only Democrat in Con-

Wurzbach, of Texas, the only Republican

that state has sent to Congress since the

daughter of Representative Campbell.

"That's nothing," interjected the dark an next to him, "I am Congressman

"May I say," timidly interjected a yound y next to the stranger. "that I am the

early in that administration as chief

highly technical bureau.

singled out and denounced.

gress from that great state.

man next to him.

Civil War

lady next to

The strange part about it was that

When Mr. Haghes was campaign-

was appointed

He was not

of this

geodetic survey. A record was broken

the Panama-Costa Rica boundary.

months with the assistance of the cow.

an acre, a house and a cow."

Department of Agriculture.

ern time zone. The thought that herein liea remedy somehow will not down

"THE WORLD DO MOVE"

THE entres of Christiants are in the man of saying that the originators of manof the teachings of its Founder out he found in the savings of the wave men of the Far East. However this may be or a evident to the least observing this there is some thing in Christianity funt and not original. in the Fur East - Evidence of this is afforded by the report of the Near East teleford on. mittee for the matricel. More rugh \$44. 600,000 has been contributed in case, h Americans for the relef of soffering and flour worth \$12 min out any green in mig Hon Asia result the lines of more tiller 1,000,000 persons filler here; spired)

Such a manifestation of currant brether. hood would have forth doothelyance 2000 years ago. And indeed, so little had the world discovered over they make mean that no such project for the solef of soldier ing far from home the state received gos-eral support 500 server age. But there has never been a more spondor musiquing of practical Charactering to Compare this.

The Clinia is stored in this time - engaged in the same kind of the z is a distance me put a of the functionant register of the organization which give mean ratio of fight a to them come persons that and give a Rule Bur with a compatible Company ever concentration and the matching to the relief of Transformation and the world as even to the state of the state of

The world is the second second the did when Hellin in a second 104 S [10000001 [10-11/1 C 11 6 . 2 (m - m n to s Bann a set II so a g

UNCLE SAM'S WEALTH

conference but by the solution and a savings builds the second second second second The stated of post of the state of the state

The definition for x = 1 and y = 1. The definition x = 1 and y = 1 and y = 1. which is here, not even in the even x = 1 and y = 1 and y = 1. Without during the set x = y = 1 is a set y = 1 and y = 1. to be the initial of the longer of the second seco when the she ligs happen a starthing fur-\$5,900 DOLEDING TO THE PLAN WILL DOLE THAT \$400 DOLEDING TO THE PLAN OF THE PL in 1918 and more that \$3.000 concerns, greater than them to concern tensors, tower that anyings of composite the instanga same from the portion contrait and histories. The more

But these harves represented on a sum ? part of the so-no atoms in the hanks. The deposits a cutoma function [1000 waves \$2,400,000,000 million state manys \$1,250 000,000 These and grown is 1919 in the #Gormony start of \$17,000 million of the tra-DELIGINE DURING and I. St. DURING THEFT. state banks If the section of moor \$32 000,000,000 a sar the strate of marks used for deposit, and \$20,000,000,000 of it marthe called the a course capture of orderary austin-

A mation with the black commits of mature

GROST IS DOLLARS and the secretary of state sanction no formula of terms that has not first been pubthat revealed as the work of leaders of the patrons deretty oneerned

this own interest is very great, but it is induced Unvil Europe settles down there can be no economic revival, no general renewal of normal life and effort anywhere in DEP WARDS

But even a fail scopomic reviewl would cost the heating of an the effort to bring it about, the United States were made to auteau responsible for the hardships under which will toe European nations will group many sears to come

Always before the President and Mr Hughes must be the example of President Reasonant, who experienced to the full facagrational optimied for all percemakers.

M- Rooscielt intervened in the Russo lajanese War at the earnest solicitation of the Emperor of Japan. The Japanese were symmetry few weeks of bankruptcy. They and not go on with the wat or plass their advisitings The Russian Government contened on one sule hy watespread cor reprion in all its administrative branches and on the street of crevolution, with lits. next came and its month despect? . abundled Washington for mediation

The peace of Portsmouth was as fair as a peace sould be under the commissingles. It and no somer decimient tonts Angamese states only publicate disquirand responses must for it to a pensor it to had here protosed cast indemnifies and endiess trainingh Half of Japun still believes that it was mutally stopped on the day to comfort and given by the President of the United States Rossians who age inder the tytelage of manufact portrouces settly believe that two deuterately fe strately their affort to recover our ground and subjected them to unjust that added to the Example that will write the transfer write the transfer to the trans was the order of the Russian peace delegation Mo. Hughes is so-retary of state and that

and the criege and keep minds to deal with this order in the world - affairs: A at if she Periods its merdent would have a would fortfalls form;

AMERICAN LINERS EVERYWHERE

COLE CALLS STATES SUCCEDED STATES - pairs ivering of indvestment (officialing the contrast May Constant without watered a matory there is nothing in the kindmane. constructions and it from that of any other TERM SOUTHOUS CONTRACT COMPLETE

(2) particular Part hospital group of periodiance frame. in a denaity ago the great analority of datage norms Americans traveled upon vesa a newwarth which embedring and weep the most enger part of With a few exceptions Kinerenn presenger service to foreign horrs. WHEN DOLL SURVEY LITT

Longy there are sullings to buth consts of Source America the India China, Lapan, Gremon, Italy France, in fact, the prince which countries of the globe. Through pass] senger communication onder the American stag is established between the Atlantic seabound and Hawan New routes as well as

new sup- are in evidence. In oldpron, some of the finest of the conwith as it a porth game summer. The extope of this money expanse in part the service invitating hotably the presidential i to all the people and have always so applied. I by Dr. Carrel on his specimen.

ill or that through the State Legislature or through Congress.

It is argued, with some justice, that legis, lators are elected on the assumption that they are reasonably intelligent and reasonably familiar with the needs and temper of their various communities. Yet the growth of amateur congresses and amateur legisintures implies that the lawmakers of the rutry are not so equipped.

If they were what they are supposed to be way should powerful organizations of private miltiduals be necessary to advise them und to force upon them laws to dry up the country and laws to keep it wet; laws to undert business and laws to harass it ; laws o make Sunday open and laws to keep it used laws to protect children and laws to exploit them and some thousands of othe ans of which you never hear?

It happens now that a visible answer to his query is presented to the people of Pennsylvania Turn your binoculars on Harrisburg in ose last dream days of the legislative

session. What can you expect?

-

OUR BUNGLING SENATE THE measure of senatorial state-rail can

be accurately gauged by the favorable report made upon the Knox peace resolution vesterday by the foreign relations commit tee. In the annals of pestiferous bungling there is hardly a match to this action, taken at a time of extreme delicacy in the more untional situation. Germany will naturally pay the covest

attention to the debate upon the proposal. scheduled for the Senare today. She has a weakness for absurd arguments The situation, however, is not laughthe at this moment, but is calculated to prove

downright mischivous. The American public is well aware that

But Germany any shown before new cost she lends a sympathetic car to a Senate probe to usurp the functions of the exemptive and the State Department. It - ner. delusion in this respect that contains the week of trouble at a critical period.

M) Knox is evidently unafraid. He is one of the holdest masters of stups) hope northenism ever recented he the portheni whiring of this nation.

THE SAME IN BELGIUM

WOMEN voted in Belgium for the new time at the elections this week and as in every corner, place where they, have got the francuse they voted as the men did That is there was no woman volvenest as a will block for anything.

The result is not particularly encourage ing to the extreme feminists who when to array one sex against another. But it is about what every one familiar with the forces that influence popular thinking would hirty exponenti

The real interest of women in govern ment is the same as that of men It is their interest as members of an organized society composed of usen and women. The laws present to protect the political rights of men apply equally to women when they get the cote. And the laws passed for the rate tion of the laterties of the people apply

On one occasion when young Waters was usily engaged stoning snakes he was halted

in his pleasurable and destructive amuse ent by a kindly spoken man, who begged ttn to desist.

Then he read the ind a lesson that he has forgotten to this day.

It was done in such a kindly, interesting say, that it carried conviction. He told of the good traits of the garden and garter upon which the boy had been making snakes How they devoured insect pests, and 35.617. mice and vermin of the fields, and that they cally should be protected and not destroyed for the benefit they were to man. From that day the hand of "Charlie" Waters was never raised against the harm-

ess ophidia. John Burroughs was the teacher.

THE purchase last week by a Philadelphia tirm of millions of pounds of canned meat from the government that had been left over from war-time supplies led another wholesaler to remark that the time was coming when substitutes for canned beef would find a ready sale upon the market. He mentioned reindeer meat particularly and, possibly, whale ment canned by the Japanese, consignments of which have al

ady been offered on the Pacific coast. When Dr. Jackson, Alaskan missionary and government representative, proposed the introduction of reindeer from Siberia into Alaska he was looked upon as an idealist. That was thirty years ago.

He persisted, however, and today vast herds of reindeer are not only raised, but utilized for food, in our northwestern ter-Recently Conmitian authorities have been

investigating the possibility of rearing these animals in their northern latitudes, and ir is not improbable that a generation from now reladeer herds will be as familiar in Canada as huffalo herds once were on out western prairies.

WHALE ment is a different proposition W whiles in the past have been hunted solely for their oil and whilebone. The increased demand in past years for while-bone and the gradually diminishing supply of the article led to the invention of substi-

Herbert A. Wilcox, of this city, who for years specialized in whalehone, tells me that there is practically no demand for it now, The widely scattered fields of the ocean

which whales are to be found today ren lers the canning industry for Americans a eather precarions one. tears; however, an increased

In recent years, however, an increased demand for while ment has been noticed, which has been largely supplied by the Japanese.

Japanese. The most popular fallacy about the whale is that it is a fish. It is a manufal with none of the char-acteristics of the fish except that it exists

o the water. in the water, Sejentists ready know less about the life and liabits of the whale than of any other

denized of the deep. _

Disbellef in the borrors of war as it cas lately waged between Costa Rica and Panama must now cease. The former na tion has just instituted a pension system.

That seasonable temperature is phenomenal in this city is proved by the preaccorded the headline. "No Cold Weather in Sight

Revised German version : "I would not ove thee, dear, so much, loved I not honor artest.

There are some kinds of chickens whose not worth all the care bestowed hearts are

not more unrest, more bol why there is shevism, in the industrial community today Mutual savings funds, without capital

stock, are managed solely for the benefit of depositors," declares Mr. Woodward, for the proper conduct of the ieressary. business. Managers serve without pay and no dividends have to be carned for capital

These funds will receive any amount from a dollar up, and this affords working people every possible encouragement toward Where a man has an odd dollar, i therift. is too apt to drift to an unnecessary re-ceptacle. The time, comes when he need that odd dollar. If he has taken advantage of the savings fund he is doubly glad that it went where judgment, not impulse, die Inted.

"The savings fund, since it is not forcer to make a showing of earnings beyond those necessary to pay its usual rate of interest and expenses, is able to allot its funds in such a way as to be the holder o the very best grades of securities, which afeguards the depositor, assures his prin cipal remaining practically undepreciated and keeps his interest coming in regulariy

Fund Is Family Reservoir

"A savings fund is a reservoir into which aw numerous little rivulets of each which today have reached the stupendous volume \$4,500,000,000 belonging to 10,000,000 depositors.

"This money is the money of John Joney the lowa farmer, and of Jim Brown, the man who makes his plowshare; it is the apital of Hiram Green, who milks the cowits choice morning dairy drink at thirty cents a quart, thereby making it the capt-tal of George Bradley, who molds milk bot-ties. Henry Williams, who cuts caps; Peter Wilson, who drives the wagon, and so on " It is the great stabilizing pool of liquid capital through which flows the swifter tream of day-by-day expenditure. Always, when depression overtakes the country, no matter what cause, there remains the avings fund to keep enterprise from atter barrenness, and its conserving influence is isually amply sufficient to nurse stunted

manness endeavors along to a new period of prolific growth and fruitfulness. The savings fund, after all, is the best evidence that there is no such thing as a laborer and n capitalist. The laborer employs himself with his own funds, added to those originally invested and accruing to the account of production. The capitalist is a laborer whose business it is to keep thes

ands productive, to keep the stream flow ing On the worker rests the burden of ping the water upon the reservoir, i. e of keeping his money going in, week by week, to brim the banks of the pool on which he may be dependent for bread in time of depression.

Helpful in Time of Stress

Savings funds, moreover, perform an important function in the distribution of securities and the development of a country's resources. All excess of earnings is diverted to a surplus or contingent fund. and it is in periods of stress that-by a systematized maturing of securities owned, plus the tchef afforded from this fund-an institution really becomes mutually helpful to those who might otherwise be penulless. 5 The could are native Egyptians, espe-cially Christians of an ancient sect which separated from the orthodox church in the fifth century A. D.

"Huge as is the amount of our savings funds in this country, both motual and gen eral, in toto they are less, proportionately than in other lands. There are only about 20 per cent of our population who deposit n such funds, as against 30 per cent in England and about 34 per cent in France This indicates that we are a less thrifty people, but it must not be forgotten that our standard of living is higher, and that the money we do not save, after all, withe in some channel of trade We I the bathtubs the Frenchman never dreams

THORN IN BLOSSOM

 $B^{\rm LOW}$ out the candle now the day is come. Put by the music, lay the positer down : blackthorn diadem is white in bloom Whether of thorn or gold, forgo thy crown

"My father was a seythe grinder in a village in Vermant." W. W. Husband, the new commissioner of immigration, told me. "He had an acre of ground, a house and a Thy mating shall be sung high overhead. The lark shall sing them, with the sun for

flame : The altar hills bear mystic wine and bread : He of the Cross shall lend the flocks His

name. The aisles of the old monastic woods shall Ting

With merry canticles, not less divine Aud for her tithes the cherry tree shall

bring Her chalk-white blossom, odorous as wine.

service at the State Department, is one of those quiet men on the inside who is re-sponsible for the smooth operation of this great government agency which keeps the Thy titles shall be thy mirth, paid willingly. The words too full to speak shall be for

prayers. And all thy sing shall be forgiven thee.

While joy fulfills thy penance unawares. Frank C. Kendon, in Westminster Gazette

What Do You Know?

QUIZ

1. What Queen of England died of small DOX.

What is a glaive

Why is a jester sometimes called "a merry andrew" -

What is meant by a sword of ice-brook temper"

Who was Ivan the Terrible?

- Which is the Sioux or Flickertail State? 7 In what century did Alexander the Great
- S Who wrote the novel "Put Yourself in His Place"*

9 What is the surjevalty" 10 What kind of ship is a xebec"

The

Answers to Yesterday's Quiz

The term "dollar-a-year man" was the term applied to emineut and wealthy business and scientific experts who entered the government service during Colonel Jones was a holdover from the Wilson administration. He was appointed the war. As it was necessary for them to accept salary in order to have official standing, the sum was fixed at one dollar per year

The centenary of Napoleon Bonaparte's death occurs on May 5, 1921.

Lemurs are a kind of nocturnal mam-mais, allied to nionkeys, but with pointed muzzles. They are common in Madagascar.

e word dessert is derived from the French "desservir," to "unserve"; that is, clear the table.

mother being Catherine of Aragon and her father Henry VIII

2

Chauncey M. Depew is eighty seven years

9 Mary I of England was half Spanish her

An oubliette la a secret dungeou

entrance only by a trap door.

All of which would seem to indicate that this man Jones must have qualities hidden within him that are more unusual than The inhabitants of Nova Scotia are sometimes called "Hue Noses" in al-jusion to the cold climate of that counhis name.

with an

the Senate.

scientist