EVENING PUBLIC LEDGER-PHILADELPHIA, FRIDAY, SEPTEMBER 16, 1921

Evening Bublic Ledger PUBLIC LEDGER COMPANY

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NEWS BUREAUS: WASHINGTON BUREAU, N.E. Cor. Fennsylvania Ave. and 14th St. NEW YORK BUREAU. LONDON BUREAU. Trafaigar Building SUBSCRIPTION TERMS The EVENING PUBLIC LENGER IS merved to sub-scribers in Philadelphia and surrounding towns at the rate of twelve (12) cents per week, psyable to the carrier.

to the carrier. By mail to points outside of Philadelphia in the United States, Canada, or United States pos-sessions, postage free, fifty (50) cents per month, Siz (36) doilars per year, physicle in advance. To all foreign countries one (31) doilar a gnonth, Nortce-Subscribers wishing address changed must sive old as well as new address.

BELL, 3000 WALNUT KEYSTONE, MAIN 1601 CT Address of " ~ amunications to Evening Public andence Sauare, Philadelphia. Lotder

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Philadelphia, Friday, September 16, 1921

TO THE REPUBLICAN VOTERS

THE Republican voters who wish to carry on the work which they began in 1919 and drive the contractor influence from the party should vote at the primaries on Tuesday for the nomination of the following andidates :

FOR DISTRICT ATTORNEY SAMUEL P. ROTAN

Mr. Rotan has conducted the affairs of his office for several terms with effi-ciency and without scandal, and he has secured the punishment of adherents of the contractor machine for complicity in the murder in the Fifth Ward.

FOR CITY CONTROLLER EDWIN WOLF

Mr. Wolf is a business man of wide financial experience and sound judg-ment. He is his own master, and in the Controller's office he will not be servient either to factional political or selfish financial influences.

FOR CITY TREASURER

ARTHUR C. GRAHAM

Mr. Graham has had long experience in handling the funds of the people en-trusted to the care of one of the largest anvings banks in the city. He is admir ably qualified to handle the funds of the taxpayers in the City Treasury. And he is pledged to do what he can to end the abuses of the pernicious fee system.

FOR RECEIVER OF TAXES **COLONEL GEORGE E. KEMP**

Colonel Kemp is a soldier with a splendid record in the World War and with experience in a civilian executive post which qualifies him beyond ques-tion for handling the business of the

FOR REGISTER OF WILLS VIVIAN FRANK GABLE

Mr. Gable, who is a practicing at-torney, is a candidate for the office where the incumbent has received \$350,000 in fees which ought to have gone into the public treasury to reduce the taxes. He has committed himself to opposition to the fee system and has said that \$10,000 a year is all the re-muneration which the Register should receive.

FOR JUDGE OF MUNICIPAL COURT JOHN H. MAURER

with the legitimate contest within the party over the choice of candidates for office. Wheever are nominated, it will be the business of the City Committee to work for

T. KUNNINGHAM HURLS UP A NEW INVISIBLE EMPIRE

Another Man Who Would Be King

their election.

Marches Away Under the Symbol of the Fiery Dollar-Mark

ONE of these fine days, when all the works of civilization are nicely reduced to ruin and there is no law, no government, no troubling sense of decency and social obligation to inhibit independent and lively minds, every man will be Emperor of his own Invisible Empire. He will be his own

Grand Goblin, his own kligrapp, his own kodo and kokokola and his own President exid Congress and Supreme Court. Life will be worth living then.

No one will be bored. One may brighten dull hours by putting on one's regalia and murdering the neighbors' children or birning the landlord at the stake-provided that one have the requisite energy and prowess. One will be one's own Kleagle, and so every citizen may experience the delight of paying money to himself instead of to a hard-eyed professional dollar snatcher.

But the sweet millennium is still in the distant future. Folk who go a-klengling nowadays run great risks of unpleasant con flicts with less enterprising people.

That is why we are moved to mourn for the hitherto esteemed T. Kunningham, sage of the Tenth Ward, and to look on with misgivings as he deserts Penrose for the Vares and withdraws from the midst of his friends to sit alone upon a political mountaintop and there hoist the sign of the fiery dollar-mark-or is it to be a blazing ace of diamonds ?---over an invisible empire that he hopes to make his very own. For T. Kunningham is sure to encounter many perils and hardships upon this wild adventure.

It should surprise no one if he comes tottering back without his watch or his bat, crying aloud for shelter and for balm upon his wounds. Imperial Wizard Vare is of the sort of autocrat who is likely to share his authority with an alien. And the realm over which he rules is filled with savage and hungry minor kleagles and kodos and kligrapps and kokokolas and klokards who are pretty sure to have buckets of tar and a world of feathers for any one who presumes to disturb the order of imperial succession in which they move upward to eminence and power.

What is Exalted Cyclops Hall saying in his secret soul about this new candidate for the regency? What will the political kluxers do to the Judge when they get him alone? It is not pleasant to dwell on these things even in imagination.

The Judge is a lover of liberty. He is the champion of oppressed pony players. In the school of politics to which he belongs it is held that every man, woman and child in this community has an unqualified, au unalienable right to the wholesome exercise of the right wrist that is to be obtained by free play at the game known as leaping dominoes. In the Invisible Empire to which he is

now declaring allegiance there are a lot of kleagles and kligrapps and kokokolas and klokards who pledge themselves" to restore full and free liberty of action to downtrodden drug peddlers and the merchants of vice.

T. Kunningham's ambitions and his pride seem, therefore, to be leading him into bad

barking of his patients, heaved a brick at the original visitor, which immediately leaped upon his benefactor, repaying him with a fatal dose of rabies.

Consider the once much-discussed Spiker family and the "romance" of the spectacu-larly generous Guy, who wedded the mother of his brother's child and pledged himself to raise the offspring as his own.

The once grateful recipient of these favors, the present Mrs. Guy Spiker, has vanished. "She went," declares the Spiker who sought to repair his errant brother's misdeeds, "and she can stay." This time the anecdote, not literary but

actual, is concluded. To be extracted from this now finished chain of circumstances is not so much the

it is not all trencle.

THE MAYOR'S GAS PLAN

THE ordinance which Mayor Moore submitted to the City Council yesterday afternoon provides a practicable and busi-

ness-like way to end the gas muddle. The Malthie Gas Commission, which the Mayor wishes to continue in order that it may enter into negotiations with the United Gas Improvement Company and work out in outline a satisfactory contract, is wel fitted for the task. It is composed of experts and business men with no interest other than the ascertainment of the truth. The commission has already spent some nonths in studying the relation of the gas company to the city and the manufacture of gas. It has substantially all the data at hand needed to guide it in laying down the general principles on which a new con-

tract should be drafted. The ordinance involves no trespass on the rights of the Council. That body must pass upon whatever contract is made. The contract also will have to be approved by the City Solicitor. The ordinance merely summons to the task men with special knowledge and impartial judgment.

Its adoption would mean that in a few months there would be before Council a specific proposition regarding new terms on which the city gas plant is to be operated, together with definite plans for the protection and enlargement of the plant to meet the demands upon it. There is no good reason why the ordi-

nance should not be adopted.

MR. KENDRICK'S LAURELS

W FREELAND KENDRICK may rest W. assured no one will care to question his statement that he has collected twice as much in taxes at the end as at the beginning of his term. Nor is it likely that many persons will covet such glory as may be won by functioning under a regime of greatly increased assessments. Mr. Kendrick's laurels are secure. The financial burdens of the citizens of

Philadelphia have grown heavier and the present Receiver of Taxes and machine candidate for renomination has, in conformity with law, collected the required sums. His duty was commonplace. It is his presumable ambitions which are so frank as to be unconventional.

Who knows to what point taxes may not be raised should the Contractor Combine retain its partial grip upon the community? In that case, and from Mr. Kendrick's standpoint, business in the Tax Office would inevitably be flourishing.

As a super-publican, however, this official must beware of vanity. It is not he alone who has caused the tax rate to ascend. The credit must be divided among the components of the whole machine, however ardently he may seek to win all.

The public is not deceived. It simply interprets Mr. Kendrick as the official who ejoices when the levies go up. That understanding should be enough for

any politician.

THE OLDEST DELUSION NTATIONS and Governments, like children

AS ONE WOMAN SEES IT

Horrors of Railroad Travel Compared to Travel by Automobile-How Invention Opens Another Door Whenever One Shute

By SARAH D. LOWRIE

AST autumn I traveled for ten days. A with stop-overs for a consecutive night and day or two at some pleasant inn or clubhouse. This autumn I have done the clubhouse. same, only this time I stayed with friends who were prolonging their holidays in some agreeable cottage or summer camp. The cost of each trip was about the same, but between the restfulness of the one and the other there was no comparison. On the deduction that life is wormwood as that first trip the journey was accomplished by a motor; on the last it was done by trains.

a motor; on the last it was done by trains. Even by paying the extra fare for an entire section, and by heavy feeing of porters for the transportation of one's baggage by hand, so as to avoid the delay of checking; even though one beguiled the long waits between connections by taking a room and a bath at some near-by hotel in order to get back selfsome near-by hotel in order to get back self-respect after the horrors of the train dress-ling room; even though one halled taxis to avoid the uncertainty of unknown street-car routes, and even though one's destination was some pleasant, well-appointed room in a friend's house, the fact remains that the complication of traveling by railroad over a wide area of country is growingly thresome and verations, due not to the traveling and vexatious, due not to the traveling public, not to the railroad employes of the subordinate sort, but to the stupidity and petty graspingness of the railroad manage-

T A time when private motors are in A competition with the older and more organized way of traveling, the railroad officials who make the policy of the road seem to have gone out of their way to throw the advantage of prior possession into the discard and to make their companies' mode of transporting the public as inconvenient and as expensive as possible.

The restrictions about selling tickets, the ban of return tickets, the long waits at the ticket windows, the impossibility of buying sleeping car reservations or in most cases chair-car seats, without an accompanying railroad ticket; the arbitrary restrictions about the office where such accommodations are to be procured with any certainty in regions where summer travel is heaviest, the regions where summer travel is heaviest, the congested baggage conditions where trunks have to be transported between stations through cities, the lack of team play between railroads of different management, the dirt and crowd in the inadequate stations, the slap-dash unsavoriness of the expensive meals in both stations and trains, the rough means in both stations and trains, the rough and tiresome handling of sleeping cars at junctions, when they are shunted like coal cars from one branch line to another: the curious custom of making up the beds in a sleeping car before its passengers board the train, so that whether it is early or late the transkets have a phase to give at the train travelers have no place to sit as the train moves out of the station, the overcrowded state of the day cars, gorging and disgorging their local clientele, so that on a long day's journey a through **passenger** is driven to at least try for a chair-car in order to escape the fatigue of constant coming and

going in the less expensive and better-aired one. WE BOAST so much in this country about our modern comforts, but we offer in our modern comforts, but we offer in our ordinary day coaches neither the comfort nor the independent privacy of a second-lass railroad carriage in Europe. And for the complications of an extended tour through New England or the Middle States or the Middle West, except in the offices of the great cities-Philadelphia, New York, Boston-nothing any longer approaching a round-trip ticket with the accompanying

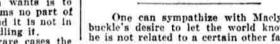
reservations is possible to procure. For the return trip one is at the mercy of little local agencies with authority over but a small radius of the complicated series

of connections. Even then, in his small seat of authority, he has an apologetic air of having disposed of all his wares. Ten days before the date of my departure from Bar Harbor there was only an upper berth on the night train to Boston available, and that was when the tide of travel had not

turned south with any concerted motion.

the capped with the	
	(This Anto
NOW MY IDEA IS THIS	SHORT CUTS The virtue of the Invisible Empire also
Daily Talks With Thinking Philadelphians on Subjects They Know Bost	appears to be invisible. President Harding and Bill Johnston
W. A. G. FOX control, such as illness, long periods of un-	may now condole with each other.
On Building and Loan Development In Philadelphia foreseen unemployment, etc., it became im- possible for him to continue his payments. In these cases, if a member had a reasonable	Bill Tilden is perhaps no better than Bill Johnston, but there is more of him,
PHILADELPHIA always has been known as the City of Homes, and the many presperous building and loan associations building and loan association wants is to	When Cunningham says Penrose, has been betrayed by his friends, may it be con- sidered expert testimony?

"OFF WITH THE OLD,-"



presperous building and loan associations which it contains have done a large part acquire real estate. This forms no part of toward bringing about this enviable condi-tion of affairs, in the opinion of W. A. G. Fox, who is connected with a large+number

acquire real estate. This forms no part of the plan of the association and it is not in

One can sympathize with Maclyn Ar-buckle's desire to let the world know that he is not related to a certain other fat man. any manner equipped for handling it. "It is true that in some rare cases Diplomatic conversation between China and Japan is somewhat hampered by China's inability to refrain from seeing a joker h Japan's proposals.

Daily

Mr. Maurer is the Assistant District Attorney who was knocked down by the thugs in the Fifth Ward in the fight which resulted in murder. He is a capble lawyer who should make a good Judge.

The Republican voters who believe in proressive government, and in providing a Constitution to insure it, should also vote "Yes" on the proposition to hold a constitutional convention, and should vote for the nomination of delegates to that convention.

AT POINT BREEZE

OSSES of life and property in successive I fires at the great Point Breeze oil plant have been so great in recent years as to deprive the suggestion of official negligence of any weight. It is to be presumed that practical as well as humane considerations nspire care and precaution in the operation of the plant. And yet some sort of inquiry should be directed with a view to the prevention of tragedies like that which occurred on Wednesday afternoon.

Like many other great industrial organisations, the Point Breeze oil works have been extended and elaborated in recent years to meet extraordinary demands. The business of oil production and refinement has been revolutionized in a decade.

It is easy to suppose, therefore, that in the process of expansion under pressure some of the rules of scientific plant construction and management may have been disregarded. Fires and explosions at Point Breeze are tragically frequent. They must be enormously costly to the owning corporation. The recent loss of life in such accidents is staggering.

To an observer on the outside it would seem that something is radically wrong somewhere in the physical structure of the plant. Whatever that something is, it ought to be corrected.

CITY COMMITTEE'S FUNCTION

THE Republican City Committee is not a nominating organization. So far as it participates in nominations its sole business is to exert itself to see that there is a free vote and a fair count in the nominating primaries.

Yet Thomas W. Cunningham has issued a formal statement in which he says that certain men are pushed forward for office to defeat the candidates who have and will have the support of the regularly elected Republican City Committee of this

Mr. Cunningham knows that while the members of the committee are free as individuals to work for the nomination of any candidates that please them, the committee itself usurps power that does not belong to it when it seeks to bring about the nomina tion of any one.

It is no crime for the Republican voters attempt to nominate their own candiates. The primary system was established in order to give this opportunity to them.

For the members of the City Committee to arge the voters with insurgency because they seek to name their own candidates is at as preposterous as it would be for Judge to charge a defendant in court with ng the processes of the law when he fered testimony to prove that the charges minst him were unfounded.

Mrs. Altemus, who is serving on a com ittee of citizens working for the nominaon of the Voters' League ticket while holdan office in the Republican City Comittes, is pursuing the right course. She not entangling the committee, which is to represent all the Republicans,

company. Sternly, resolutely, he goes away That is regrettable because the Judge is in many ways an alluring figure. He ornaments political campaigns. He carries with him a pleasant air of old times.

It is a pity to see him moving into an unknown wilderness like a lonely explorerstriding off to be an Imperial Wizard in the mystic cave of the Vares, where the tar is always boiling for such as he.

One is reminded again of the babe in the woods. One feels that flags ought to be half-masted. But it would be better to have a committee appointed to succor T Kunningham in the days of his disillusion. ment-unless he be eaten alive before he can return to civilization.

With great interest we shall watch the progress of this intrepid man toward the throne of an Imperial Wizard, his encounters with clumps of untamed political kleagles. We would carnestly advise him to keep one hand on his wallet and the other on his scarfpin while he is away.

It is only fair to assume that T. Kunningham has answered the call of what he considers a great cause.

Bootleggers, vice promoters, gambling syndicates, grafters and extortionists clamor piteously for the freedom that is denied them. In the bright millennium when every man is his own Imperial Wizard and his own Kleagle, and when tarring and feathering are taught in the public schools, every one will be free to do as he likes. There will be no police, no courts, no need for order. Marder, violence, gambling, vice, drug syndicates will be unchecked, of course. But the mistake of men who set up in visible empires of one sort or another nowadays is to suppose that civilization can be perfected in a day. It can't. We shall have to wait and be patient.

In the invisible empire of Imperial Wizard Vare the arrival of T. Kunningham will be regarded as an act-a contribution-of High Providence in a time of need. Doubtless it will be signalized by the usual klux salute to suckers, which is three whistles and a groan, given when money is paid into a kleagle's hand. That singular exercise is

one in which the whole voting population should --- and probably will --- join as the Tenth Ward's cherished sage departs on his journey into the mists.

MAGNANIMITY AND FACTS

"MAGNANIMOUS incidents" repeatedly engaged the attention of a native philosopher who saw life not so much bitterly as completely. It was Mark Twain's emphatic contention that the conventional snappy anecdote of "the books" and the oversweetened happenings of actual eristence were incompletely narrated.

There was, for instance, the tale of the 'benevolent physician," who, marveling at the gratitude of dumb animals, set the leg of a stray dog, brought to his office by an other cur whose injuries he had treated the day before.

This is the alleged conclusion of this pious legend, but the scrutinizing humorist was unsatisfied. His fancy roamed to the third day, when the two dogs returned with a damaged comrade. The quantity of canines increased by arithmetical progression until the pavement was lined with dogs and "the people were walking around."

At that juncture the benevolent physi-cian, unable to tolerate the cacophonic

V in nurseries, seem unable even now to realize that they cannot have their cake and cat it. That is why it is difficult to make the inchinery of the League of Nations operate efficiently in the interest of peace and a

better civilization. When the war was running and burning the world some wise men decided that all future generations should be protected from similar catastrophes. It was admitted that war was the greatest of all human afflictions. It was agreed that it could be prevented if very country would make some small sacrifice for the world's deliverance. In return for the sacrifice of some bit of

erritory or some coveted commercial priviege or some small shred of national pride all lands were to be made safe forever from the ever-present danger of slaughter and extermination. The war was on then and he plan for a new system of international elationships seemed heaven-sent.

Times have changed. Chile recently threatened to quit the League because it was uggested that she give up a bit of Bolivian erritory, once achieved by violence, because makes friendship between Chileans and Bolivians difficult.

Hjalmar Branting, representative Sweden in the League Assembly at Geneva, reated a scene. He charged that the award of the Aland Islands to Finland was unfair. Sweden doesn't really need the Aland But it cannot bear to give them Islands. up. And there you are.

What Do You Know?

QUIZ

What animal is used as money?
 Who said. "A lifetime of happiness; no mum alive could hear it; it would be hell on earth"?
 When did Oliver Cromwell die?
 Distinguish between appropriation and

expropriation Which is the Buckeye State?

Which is the Buckeye state? Distinguish between orgies and ogees. Who was the original Little Eva in the play of "Uncle Torus Cabin"? Why is the phrase "guerrilla warfare" redundant? Who was Old Chrome? Who was Old Chrome?

What world-famous poet died 600 years ago this autumn?

Answers to Yesterday's Quiz

1. Hermann Ludwig Ferdinand von Helm

Hermann Ludwig Ferdinand von Helmholtz, the German physiologist, physicial and specialist in optica, declared, "The eye has every possible defect that can be found in an optical instrument and even some peculiar to itself."
 Elijah was the Hebrew prophet who eventually ascended to heaven in a chariot of fire. Elisha, also a Hebrew prophet, was his friend and successor.
 The battle of Cowpens, in the American Revolution, takes its name from the town of Cowpens, in South Carolina. It resulted in a decisive victory of the Americans under Morgan over the British under Turleton on January 17, 1781.

The Gut or Strait of Canso is the sea passage which separates the mainland of Nova Scotia from Cape Breton Island.

- Island. 5. Darwin's "Origin of Species" was first published in 1859. 6. The four names by which the Swiss people know their own country are Schweiz (German), Suisse (French), Svizzera (Italian) and Helvetia Latin)
- (Latin).
 The parents of Edward VII of Great Britain were Albert, the Prince Con-sort, and Queen Victoria.
 The Ohio Valley was the original home of the Kickapoo Indians.
 Rosecrans was a distinguished general on the Federal side in the Civil War. Rosencrantz is the name of a treacher-count of a veconbartic countries.
- Rosencrantz is the name of a treacher-ous and sycophantic courtier in Shakespeare's "Hamlet." He is espe-cially the companion of Guidenstern. e motto of West Virginia is "Montani Semper Liberi" ('Mountaineers Always 10. The motto

Freemen").

MOST day trains from Boston for New York State country resorts or for the Fox. White or the Green or the Adirondack Mountains would logically leave Boston around 9 A. M., and one would suppose that from a center like Mount Desert or Portland for the Rangeleys trains going south to Hos ton, with summer travel as their raison apartments. etre, would calculate on that peculiarity of an early morning departure and arrange their schedules accordingly. But trains from Maine arrive an hour too late for any morning train anywhere out of Boston, so that in order to go from North East Harbor, let us say, to Lake Placid, N. Y., it was

twelve hours shorter to go all the New York and then up again via Albany to the Lake Champlain route-shorter in and less expensive and involving fewer changes of stations.

WITH the question of delays such as this and the trouble about learning what are the available connections and accommoda-tions and the trouble of procuring them al eliminated, one has in the motor still other advantages not to be ignored. The ease of the departure and the arrival, the simplifi-cation of the question of baggage, the ex-change of inns for sleeping cars and wayside teahouses for station restaurants, not to speak of train dining cars; the intimate and yet protected participation in the life of the countryside through which one journeys, the amusement one can pick up from local color-ing in the event of delays incident to repairs, the pleased sense of adventure, with nothing cut and dried, not even one's exact destination for the night; the difference of the point of view of a town or village seen from the tracks of a railroad and seen in the park suburbs of the "Blue Book Route"; and, most of all, the difference physically between breathing the fresh air under open

skies and the heavy, tobacco-human-scented air of a railroad car. It is quite true that when a motor does let you down twenty miles from anywhere you are in a fix that makes the stale horrors of a sleeping car seem momentarily prefer able; but in the retrospect, even though I've known the blank despair engendered by broken axles, cut rims, clay-rutted detours, rain-sodden dirt highways and a short-circuited electric system, there is no comparison in either the pleasure, the health or the stored memories between the one experience and the other.

THE cost of running a big five-passenger car is, I am told, about twelve cents mile, including the wear and tear, gas and oil.

This divided among four persons, two o whom can take turns driving the car, brings the cost per day's fourney to a little below the average railroad fare and incidental expenses of baggage, fees, Pullman accommo dations, etc.

Thanks to the less expensive cars, motor travel is not the perquisite of the very rich or the very well-to-do even, but except for business or local uses the travel by railroad becoming season by season more and more prohibitive. Ford came along with 'flivver'' certainly in the nick of time! prohibitive. W are slowly fulfilling the ancient prophecy

'When wishes are horses, then beggars shall ride !'

> A FTER all, civilization does take care of us oftener than not! When the for-A us oftener than not! When the for-ests began to go back on us coal was discovered, when the miners began to go back on us electricity began to take coal's place. New York State is spending more than million in a survey of her lake and stream resources, with a view to turning all her resources, with a view to turning all her steam plants into electric plants, and in California there is a plan afoot to dynamite two small mountains and dam a river that will supply the whole of California with the

"great white power." The stupidity of one set of public pur-veyors is the opportunity of another, and in the end the great eager public gets served better and cheaper as the generations go by.

of these organizations.

"No city in the United States." said Mr. "in any way approaches Philadelphia in the number of persons who own their own homes. It seems to be a characteristic of Philadelphians that they greatly prefet to live in their own homes rather than in

The city during the war, when building of houses was practically suspended, ex-perienced a 'raid' which was caused by peculators buying rows of houses and then pyramiding' them; that is, selling them and trading them to each other. This went n to an almost incredible degree, and in one ransaction of which I had personal knowldge the sixth deed of transfer was bein nade out before the first of the deeds was records

"This could not have been done unless there was some place to get the money for the mortgages between the sum which would be loaned on the property by a reputable bank and the cash which the buyer was forced to pay for the property. "The building and loan associations wer

in some degree called upon to meet this unprecedented demand for funds. Unfortunately, some of this got into the hands of the speculators, but ultimately it reached the hands of the buyers, which was the real obfor which these associations were 947**0**1 ormed.

"The speculative buyers would purchase nouses at a given figure and then, due to he inflated and fictitious value which placed upon nearly every kind of dwelling would force the ultimate purchaser, who in many cases had to have some place to live, o purchase the house at a sum far beyond its real worth.

Refused to Aid Speculators

"But the building and loan associations refused to lend their aid to the speculators, and in those troublous times, when borrow-ers came to our offices, the first question which they were asked was whether they wanted money for speculative purposes of whether they were buying a home for them-Upon the answer to that question selves. depended whether or not they received the money

"The aim of the building and loan asso ciations is to help a man buy his own home. The plans are so arranged that a man, for practically the same amount which he pays a landlord, will in time become the of his property, provided he has about 20 per cent of the sale price in cash. "In such a case the association assumes

the mortgage and the member makes periodic payments to the association. At usual rate the second mortgage is paid off entirely in about eleven and a half years. After this the owner may extend the first mortgage and take part of it in the building mortgage and take part of it in the building and loan, or he may create a reserve by taking free stock in the association, which when it matures will give him a good start in the payment of the first mortgage. This is, in brief, the method and the plan upon which the associations are based

"The great difference between the building and loan and other forms of saving is that the payments must be made upon a certain day; if they are not paid then the member is penalized. They must continue with the amount with which they start, and the payments must be regular. "The building and loan associations have

probably aided more men to obtain a clean title to their own homes than any other or-ganization in the United States. One of its ganization in the United States. One of its strongest features is that the associations are purely co-operative. It is amazing that fifteen men of the caliber of those making up the directorates of the associations can always be found who will give so much of their time, interest and careful attention to the management of its affairs. Those direct the management of its affairs. These direc-tors give their services, and the only ones who are compensated for their work are the secretary and treasurer. "Most men who go into the building and

loan associations are men who are deter-mined to stick it out to the end, and therefore the number of lapses is relatively very small. But there have been instances where, for no reason over which the member had

association has been imposed upon in its zeal to aid worthy members, but as the associations confine their loans to actual purchasers of homes, it is seldom that this

"It would be a highly different matter if the associations loaned their resources for speculative purposes. The speculator gets out the instant there is a pinch, but the real home buyer will sacrifice anythingospects, business or almost anything e before he will part with his partly paid for iome.

Are Honestly Administered

"There is another remarkable phase in ouncetion with the building and loan asso intions, and that is the scrupulous honests with which their affairs are administered. In the State of Pennsylvania there is between \$300,000,000 and \$400,000,000 inested in building and loan organizations, of which sum nearly 60 per cent is in Phila-delphia. In the handling of this large sum of money only a small fraction of 1 per cent ias ever been lost due to the mishandling or misappropriation on the part of the em-ployes or directors. This fact testifies more plainly than words can to the caliber of the have their affairs in charge. ien who The osses to the associations are comparatively nothing.

"In spite of the vast number of men now out of employment, due to the business de-pression which has racked the country for the fact. One learns from experience. onths past, there have been no abnormal demands on our funds, but the system upon which the associations are founded largely responsible for this unusual and sat-

isfactory condition. "An association which was originally formed for the encouragement of thrift in a large industrial plant, for example, might find itself in an abnormal situation if the plant shut down, and have many withdrawals. But the home-owner is usually a good workman and thrifty as well; he is thrifty because he is a good workman, and he is to some extent : ood workman because he is thrifty. Th two go together. Therefore in slack times he is one of the last men to be laid off, and as a result he is able to keep up his pay nents. The great life insurance companies admit that the caliber of the members of the

building and loan associations is far above that of the average mechanic. "The objects of the associations are clearly set forth in the preambles of all the best organizations. They state that the ob-ject is the accumulation of a fund by periodic payments which shall reduce the num. ber of months necessary to make each share

of the stock worth its par value. "Of course, in such an organization we have to have a large number of investors to take care of the much smaller number of borrowers. The very first association was a small group of men, none of whom had money enough to build his own home. They agreed to pay in a regular sum each pay-ment day, and then drew lots for the first to have his home built, continuing until all and their own houses built and paid for

This co-operative principle remains as the foundation stone of the associations today. "The number of associations is amazing. In the last compiled reports (1917) there were in the State of Pennsylvania 2089 building and loan associations, with a total membership of 677,911 persons, who owned 5,390,380 shares, an average of about eight to the member. In one year the number of

homes built or purchased was 27,308. "During the last couple of years this figure has been equaled in Philadelphia alone. The demand has been tremendous, and the only reason that the figures were not larger was because we couldn't get the money.

"In every revenue bill of the Federal Gov ernment for the last five years there has been a provision taxing building and loan shares. But when the tremendous work of the associations was shown to the Government the proposed tax was taken out of the law in committee and was never even reported. In the Liberty Loans the Govern-ment simply adopted the building and loan principle and applied it to the sale of United States bonds.

The keel has been laid in Gloucester for a Japanese navy ship ; mercly, we suppose, as an evidence of faith in the coming Limitation of Armament Conference.

It is a little disquieting to realize the there are unmoral persons a plenty who are already planning infractions of the law in order to win a warm home for the winter.

Great Britain's delegation to the Limit tation of Armament Conference may cause the cynical to argue that she does not take the matter as seriously as she might.

A Springfield, Mo., man, mistaking his mother for a chicken thief, shot and killed He will now subscribe to the belief her. that there are more fools behind guns that knaves in front of them.

An Omaha, Neb., woman forty-on years old is the mother of twenty-two children; but we'll bet fifteen cents that the President won't write congratulating her of

Berlin having lifted the seven year ban on the language, a tenor will sing the role of Mephisto in "Faust" in French. The is not the first time French has raised levil with the Heinig rest of the cast will sing in German. the devil with the Helnies.

The Methodist Ministerial Association objects to a Constitutional Convention be cause it might result in an attempt to introduce a Continental Sabbath. It was some such thought born a million years ago that has made the oyster so poor a traveler.

There is something naive in the er-pressed desire of West Virginia coal operators that Federal investigators postpone op erations until after the trial of indicted miners in Williamson. It doesn't seem to occur to them that that is one of the matters in need of investigation.

England has just completed an armore actial battleship, weighing ten tons, with a machine-gun gallery and a carrying capacity embracing several hundred pounds of bomba The world has moved rapidly during the last few years. Nothing could have been more functful in a newspaper of twenty years are than the solar solar of today. ago than the sober sooth of today.

A Jugo-Slav, his wife and three children arrived in this country three weeks are and established a home in Cincinnati. An-other son, eighteen years old, delayed by illness, arrived here Saturday and was turned back because the immigrant quots for September from his country had been reached. His parents were not even allowed on the ship to say good-by to him. Re-striction of immigration may be desirable. The application of the present law is as heartless as it is nonsensical.

Adversity's Jewels He is a benefactor to

eats grain, fruit and vegetables is so that he may wax fat and tempt the birds to a meat diet. This year, alas! he is scarce, and the birds have become vegetarians. Blessed be the bug! We have met and we have missed him.....Blessed be the ball weevil! He is a political economist and beloved by the merchant. Long has he been beloved by the merchant. Long has he been maligned by cotton growers. They had a perfectly unreasonable dislike for the war hericcity unreasonable dislike for the wat he ate into their profits. Now they recor-nize him as a profit booster. His slogan is "You get more kale for every bale." Hiesed he the boll weevil!.....Blessed be the dis-case germ !--Eh?--Oh, well, perhaps re-are right. But, who knows? We up