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Philadelphia, Tuesday, January 17, 1922

GETTING AHEAD

THE Mitten-Weglein petition to the Pub-He Service Commission for its views on the proposed operating agreement for the Frankford elevated line was intended to prevent unnecessary delay in getting the new road in operation.

Whatever agreement may be reached be tween the city and the Philadelphia Rapid Transit Company must be approved by the commission. Its approval informally of one phase of the agreement paves the way for approval of other phases on which negotiations are still in progress.

Time is an important element just now. The sooner the line is in operation the sconer will the city begin to get some return on its investment. If agreement on operation conditions could have been reached at any time within the last three years, the cars could have begun to run within a comparatively few months of the settlement of the terms. The delay has cost the city at least \$1,500,000 in interest on the cost of the line, and it has inconvenienced tens of thousands of persons who would have used the high-speed cars every day.

Now that the Public Service Commission has approached the matter in the same spirit of accommodation that is being displayed by City Council and the P. R. T., it is not likely to be many months before cars are in operation between Sixty-ninth street and the Frankford terminus of the new elewated line.

MR. HAYS' NEW JOB

THE country will wait with considerable interest-that flat old phrase from political stump speeches of the older fashion expresses the situation exactly-to see what Will H. Hays intends to do for the movies and what the emperors and princes of movie finance hope to do with and to Mr. Hays.

Tentative reports from the thrones of Filmland say that the present Postmaster General will be expected to devote his time and talents to "the better organization of the moving-picture industry and to a more complete co-ordination of the forces underlying the producing and distributing business." To a layman that announcement may mean little enough. To any one accustomed to translating the lingo of industrial promotion it means that the tendency toward centralized control of American films is to be quickened and, perhaps, continued toward something like a limited monopoly

Now, the movies, next to newspapers and books, are the most powerful and effective agencies through which thought in this country may be directed and colored. They have been recognized for years as a medium for the manufacture of opinion.

There can be no criticism of the purpos of investors to organize with a view to better economy and efficiency in any line of business. But what would the country say if it were to wake up some morning and find that all the newspapers have been brought under the control of a single small group of owners or if it learned suddenly that a small company of ambitious magnates thad obtained complete control of the bookpublishing business-including the concerns engaged in the preparation and printing of school textbooks? It would feel, naturally enough, that there might be danger in any monopoly of the mechanism by which the information and impressions necessary to progressive public opinion are presented day after day to the people.

Children learn much in the movies nowadays. The films, too, are the only means by which a very large part of the population acquires lasting impressions of contemporary life and current events. It may be assumed that the moving spirits of the film industry are not moved by any sinister motive when they express a desire for a tighter grouping of the organizations now engaged in the production of moving pletures. It may be supposed that they nothing but the advantages that come from centralized control of any industry.

If there is to be anything like a great central monopoly of the American movies it will assure to its promoters more than property or trade advantages. It will be an organization with power to make a direct and peculiarly intimate appeal to the collective and unsuspecting mind of the country, day after day, without quallenge or competition, with whatever sort of propagands it may desire now or in the future to et in motion.

The movie men have objected strengensive to the whole theory of censorship. Ther are opposed to any sort of legal regulation. Much of this sort of objection rests upon good grounds. But by too zealous "forts to exploit a highly successful and profitable industry they are drifting toward a state of mind that may make more rigorous and even disastrons regulation inevitable.

VARE'S SOCIAL DILEMMA

CENATOR VARE, who had planned to o to Pittsburgh to attend a dinner in ionor of former Mayor Babcock tonight. changed his mind at the last moment and decided to go to Washington to attend the dinner his brother is giving to Senator

A man with so varied political experience as the South Philadelphia leader had no difficulty in getting out of the social complications involved in two such important con-

ficting dinner engagements. Why he decided in favor of Washington in preference to Pittsburgh is subject for conjecture, as he has not taken the public into his confidence. The Pittsburgh dinner would have given him an opportunity to calk with Mayor Magee, with whom he has seen trying to make an offensive and deensive alliance, and he might have been mitted to Senator Crow's sick room. The Washington dinner will give him an opportunity to compliment Senator Pepper

and also bring him in touch with the whole

Pennsylvania congressional delegation.
Perhaps he decided in favor of Washington because it would enable him to talk politics with men from all parts of the State instead of with the leaders of Allegheny County. But whatever may have been his reasons, he is going to exhibit himself in Washington as a willing recipient of the State leadership mantle of a larger man in the confident hope that, even though he may not be regarded as big enough to fill it, the impression may be created that if he should share it with his brother the Congressmen might be convinced that it would not drag too much of its length on the floor,

THE RICHEST GOVERNMENT BREAKS DOWN AT ITS MINT

Half-Time Layoff of Expert Craftsmen at the Coinage Plant in This City Constitutes a National Disgrace

PIMES are unpropitious for Federal ag-L gravation of the unemployment prob-Aside from the special obligations of the case a lamentable lack of selfrespect is revealed in governmental policies grounded in penny-foolishness and penurious pedantry

It is the popular impression that offenses of this description can be rarely uscribed to any Administration of a republic notorious for its extravagance. On the whole this opinion is valid. But this view serves to emphasize such instances of retrenchment as are traceable to nothing more inspiring than unperceptive bureaucracy.

A particularly flagrant specimen of this sort of false economy is now visible in the operation of the most famous and best equipped mint in the Western Hemisphere. There is irony in the spectacle of the richest of Governments entering a plea of poverty in defense of the management of its but ingratitude is the main factor of a disgraceful situation.

The Philadelphia Mint employes, skilled raftsmen who could have commanded bulg. ing pay envelopes in many lines of production during the war inflation period, were patriotically proof against such temptation in most cases. Their fidelity is now rewarded with the installation of a half-time system to endure until June 30.

The Federal appropriation, it is said, has been exhausted. The bookkeepers of the capital are primed with documentary evidence. Official arms are folded and the sufferers are expected to take the consequences meetly.

As a matter of fact, these faithful artisans, financially straitened in a far from genial season, are, as Federal servants, barred from organizing spectacular protests. Theoretically the Government is interested

in the welfare of its employes. It is un-fortunate if the cashbox happens to be Thus, it will be admitted, runs the theory.

The facts are otherwise and they savor most significantly of outrage. In departmental circles it is alleged that

the piping times of production at the mint last year depleted the payroll reserve. But what if they did? It is conceivable that officials not infatuated with shorstring methods might have recognized abnormal circumstances and have reckoned to some rational extent with the future. Congress, however, was not pressed to prepare for an inevitable falling off of demands upon the

Business was not conducted on intelligent principles, and high-type specialists, who would find it difficult today to obtain positions in fields akin to that one in which they have been ardnously trained, are confronted with possibilities of neute distress. It is cold consolation to suggest to these shabbily treated Federal servitors that they once received a slight increase in wages and tasted the monetary delights of overtime It is impossible to e-cape the disn't logic

of the year 1922. Ald-not charity, but justice is the imperative duty of the red-inpists and the legislators. In this connection it is gratliging to note the zeal of Congressman Darrow. who has announced his intention of securing an extra appropriation to tide over a painful and undue emergency. Senator Pepper, whose sense of justice is keen, should be serviceable in winning co-operation by the

The case calls for prompt and open-handed action. Morally the indifference of the Government has been culpable. From the conomic standpoint the Federal administration of the mint amounts to an exhibition I bureaucratic absurdity.

The only decent remedy commensurate with the dignity of the Republic is the restoration of the men to the full time and full pay.

SORE ON "BIG BILL"

WHEN "Big Bill" Haywood jumped his bail and fled to Russia a promise was made to the men who went on his bond that they would be reimbursed. fense Committee of the J. W. W. has now announced that no one has been reimbursed and that several other men jumped their bail because of Haywood's example and as n result the defense fund has lost \$39,000.

The committee is grieved at this breach of faith by the Communist friends of the Russian Soviet. It admits that it would have been a serious blow to the I. W. W. f Haywood had been imprisoned, but the muncial loss which it has suffered is also a blow which the I. W. W. feels in its pocket nerre.

But however it may be looked at, the whole affair is a blow to the pretensions non-who were going to retorm the world on the principles of good falth of man to man. If the reformers cannot keep faith with one mother, how can they be expected to keep furth with the rest of us?

A PACT WITHOUT SENSATIONS

THE inconspicuousness of the present L treaty negotiations between Great Britain and Belgaum to by no means anten-dex of their importance. No pact in recent European diplomacy has been so quietly consummated as the convention guaranteeing to the Brussels Government defensive support by all the British forces in the event of

aggression by a foreign power. The instrument already signed by fieldum takes the form of a provisional proposed It will be presented in expanded treaty form to the Belgian and British Cabiners There are trustworthy indications today. that the pact will find approval in both entlons.

The apparent case with which the prominaries have been accomplished is in a vay a significant comment upon the highly sensitized condition of French politics Excessive punctillo, increased by domestic partisan wrangles, has darkened a situation which English state-men are unquestionably eager to see clarified. The proposed Anglo French treaty would mark a constructive slep in Europe, could the blight of agitated nerves to some extent be dispelled.

THE BLOC COMING AROUND

THE farmers' bloc is proving amenable to I reason in the formulation of plans to secure agricultural representation on the Federal Reserve Board. It has been demanding that the law be amended so as to unusually well protected infant industry.

compel the President to appoint a repre-sentative of agriculture to the board.

Word now comes from Washington that it is willing to accept either of two amendments to the law. One amendment would direct the President to appoint representatives of the various phases of industrial and commercial business to the board and the other would remove from the law the provision that at least two of the members should be men "experienced in banking or finance.

The second amendment would leave the President free to exercise his own discretion in making up the board. It is possible to make a colorable charge of class logislation against the law as it stands, for it contains a special provision favoring representation by a specific class. So long as this provision remains in force objection to requirements for the representation of agriculture on the board is weakened, in spite of the fact that nearly every one admits that there should be men with banking experience in the group of directors of the bank.

An amendment to the law which would give the President absolute discretion in making up the board would apparently satisfy the farmers' bloc, while it would leave the President free to appoint as many bankers as he saw fit. The members of the bloc could then go back home and tell their constituents they had eliminated from the law all discrimination in favor of the banking class and had put the Reserve Board on a "democratic" basis.

MORE AIR CASTLES TUMBLE

UPWARD and downward flights of stocks through which wise or lucky individuals made fortunes during the war period stimulated the habit of reckless investment in the United States. That is why another lot of dreamers will suffer through the collapse of another brokerage concern, with branches in this city and in all important neighboring communities, which came without warning yesterday. Here again the processes of "intensive promotion" were employed to tempt amateurs into the speculative markets.

The individuals and organizations that do a necessary and beneficial work in the circulation of good securities among the investors whose money keeps the business of the country going cannot continue to ignore the outlaws and adventurers who operate on the outskirts of their field. Many millions are lost annually by unfortunate people who know little of the rules of safe investment and have no way of knowing them. It will not do to say that they should consult their bankers. Many of them have no bankers. The saides operate with success largely because they are permitted to occupy offices in great buildings and because no authoritative agency is operated for the easy work of exposing them and driving them out of business or into jail. There is a large field of opportunity here for the reputable houses and the Stock Exchange boards at least, if not the State Department of Banking.

VOLSTEAD FIREWORKS

THE second anniversary of the Voistend A act did not go off without fireworks, though there was no apparent disposition anywhere in the country to devote the day to praise and the music of rejoicing. A four-story factory building near Second and South streets went up in smoke, three nlarms were sounded, families fled from neighboring dweilings and the Fire Department toiled harder than usual because of a blaze said to have been started by an exploding whisky still.

This display of Volstead fireworks was significant. It reminded sophisticated and impartial observers once again of a new and extremely troublesome aspect of the general prohibition problem. The history of bone-dryness as it was written years ago in Norway is being repeated explicitly in

While the Federal enforcement officers have been learning to cope with the illicit traders by putting a check upon the production and sale of authentic whisky, the people who want strong drink have been learning to make their own, and in every city amateur distillers are plentiful, and some of them are turning out white lightning "for the trade." We are in some danger of becoming a nation of moonshiners if the enforcement officers cannot find a way to deal with the problem of the kitchen still

"A BIT OF AN OPTIMIST"

SIR PHILIP GIBBS, whose retrospects of the war were among the most depressing and at the same time the most carnest of any penned, confesses to baving become "a bit of an optimist."

Citing the ratification of the Anglo-Irish treaty and the fruits of the Arms Conference as the sources of his cheer, the distinguished journalist-philosopher beholds a future not entirely ebon-hued. His new perspective is interesting, his present mood worthy of imitation. It was Hamlet who refused to conceive of

an honest world without the imminent approach of doomsday. In a highly cosmisense perhaps he was right.

Nevertheless, it is to be noted that a profusion of melancholy prophecies have been wrecked since the World War caused human ity to tremble for its very existence. Several of the gloombearers miscalculated, especially those who pictured Japan and America flying at each other's throats.

If fulminating Cassandras have gone wrong, what prophets can be trusted? Perhaps none.

Porecasting either good or evil for mankind is at best a dublous business. Someling is to be said, or at least ought to be anid, for contemporary happenings.

Epidemies of sibyllism such as have lately afflicted the globe are a sign of unsteady nervey. It is a relief to observe that so athoritative a critic of Luman institutions us Sir Philip is deriving his renewed spirits

rom tectualities. Manufestation of a bit of optimiza now and then need not necessarily proclaim the finite mind as foolish or incapable of fighting redress some formidable wrongs. But persistent despair is by no means an Indispensable attribute of sophistication.

ABUSE OF SICK SOLDIERS

UNTIL now few people had heard of the National Subsistence Company. That title has an alluring and novel cound. It belongs to a novel organization. The National Subsistence Company, it seems, is an agency in which the pity, gratitude and concern which the country is supposed to feel for its disabled soldiers of the World War have been incorporated at second hand and denatured.

The Subsistence Company takes contracts for the feeding of soldiers under Government care. An investigation conducted by the American Legion in a sanatorium at Pecono shows that from the allowance granted to each soldler the company takes \$49 a menth for meals along. It maintains war prices in the commissary. Razor blades and elgareties and such are sold at sky-high prices. And the Government pays

for the housing. The public should be permitted to know more about the National Sabsistence Company. It appears at this distance to be an

A PRESIDENT'S CAR

Officials and Directors of the Reading Railway Had Steel Cars-They Were Safe-The Forgotten Exeter Horror Repeated at Bryn Athyn

By GEORGE NOX McCAIN LJARRISON MORRIS, anent my reference to John P. Dohoney's official declaration against wooden cars on all railroads in Pennsylvania, writes me a very interesting letter.

His text, of course, is the Bryn Athyn horror, still vivid in the public mind. The moral is apparent. Mr. Morris says:

"In a reminiscent mood I venture to repeat to you an episode in comment on the avoidable disaster at Bryn Athyn. On a certain day a few years ago I recall the interior, dreary and large, of the office of Mr. George F. Baer in the Reading Terminal, where he and I were seated in con-

yersatton.

'He was dwelling on a beautiful new private car which the company had authorized to be built at perhaps \$30,000, and which was then standing in the station, where he would like me to have the pleasure

of seeing it.
"He related that on a recent Tuesday trip to New York, which he made weekly with Mr. Stotesbury, they had been much shaken up in a near accident. "It was thus that the banking represen-

have constructed a new and expensive private car for such future service as these weekly trips, and I suppose others.
"Mr. Baer said to me in the geniality of his conversation that he would have been quite well satisfied with a less costly car of wooden construction, but the banking representative demanded the safer conveyance of a stee! car."

COME of the worst wrecks in the history O of railroading in Pennsylvania occurred on the Reading lines.

The Bryn Athyn holocaust was, the jury said, the result of the carelessness of operatives and lack of adequate signals on that particular branch line. It was for this same cause that thirty other passengers lost their lives and nearly

fifty were injured in what for years after-ward was known as the Exeter crash. It occurred twenty-two years ago. It becked the State because of the number of road, was the scene.

The "Cannon Ball" Express from Williamsport for Philadelphia was run into by

s special from Harrisburg for Philadelphia on May 13, 1899. Thad. S. Adle, district deputy grand master of Masons, who still lives, was almost hopelessly crippled in that accident. There are others, well known, whom I

might also mention. There were no steel coaches of any account then. There were, however, adequate signal systems. But the Reading Railroad didn't have them—just as it didn't have steel coaches on the Newtown line or automatic block

signals, either TillE coroner's jury rendered a verdict on the Exeter catastrophe that had long been forgotten when the Bryn Athyn crash occurred last month.

It found, as Coroner Grant R. McGlath-

ry reported, that The Reading Railway Company is primarily responsible for this accident for the reason that it has never established a mod-ern and adequate system of communication by telegraph or telephone between all signal stations and the main office.

"Had this system been in vogue the ac-cident, in our judgment, could have been

STARTLING parallel to the above and what follows in the findings of the jury and the Public Service experts in the Bryn Athyn wreck is noted in the verdict of the jury of 1800. "We further find that mistakes were made

by employes of the rallway company con cerned in the running of the two sections of train No. 12 on the said night." If one year's dividend on Reading stock the twenty-two years that elapsed be ween these entastrophes had been devoted o equipping the road with steel passenger

cars the railroad managers would not have had such costly damage bills to pay, nor or responsible for the loss of so many human Passengers on the Doylestown, Perkiomen, Pickering Valley, Colebrookdale, Frackville and other branches still ride in tinder boxes under this same menace of accidental death. Practically all the branch lines of Reading road are teday equipped with in-flammable our-of-date wooden passenger

ulthough fifty or more new steel cars have been ordered. LIROM the offices of the Pennsylvania Railroad, while we are still on the subect of passenger cars, comes the following

interesting communication:

"The management of the Pennsylvania Railroad System will in the near future place orders for the construction of twenty additional all-steel dining cars of the largest size and most modern type and equipment, make it pos-

The new cars will not only sible to meet the public demand for increased dining service, but will, immediately upon their completion, permit the retirement of all remaining wooden dining cars in use on the Pennsylvania Railroad.
"They will, therefore, constitute another

important step toward all-steel passenger train equipment. "Arrangements will be made to push the construction of the new cars as rapidly as possible, and it is expected to have them in

service by spring." IN SOME respects the Reading Railroad I is not only up to date, but shead.

Take its forest-fire safety-first work! The greatest menace to property lying beside railroad tracks is that of tire. It is emnipresent. It particularly threat-ens in the late fall and winter, when every-

thing is dry. Then forest and furm fires are kindled by emders poured from the funnels of locomo-tive engines that run into millions of dansnges namue

Under Gifford Pinchot, State Porester, un effort has been made to prevent these con-flagrations and protect property adjacent to THE railroads have co-operated splendidly

I If stretched out across the State diagonally from Erie to Chester, railroad fire evention would represent a safety strip 300 feet wide between the points named.

A safety strip is land cleared 100 feet wide on both sides of a railroad track. stops fires from sprending to timber lands

adjoining.

There were 1200 miles of these safety strips made in 1921.

In some places they were not only cleared, but "burned over" the entire distance. THE Pennsylvania Railrogd and the Phil-

Andelphia and Reading Railway led in this safety-strip work. It involved the removal of brush, forest litter, twigs, dry logs and other inflammable unterials within a measured distance each side the ratis. The railroads spent \$65,000 in the work

I'll venture to say it saved them a million dollars in damages.

In Luzerne, Carbon, Schuylkill and parts of Northumberland, Dauphin and Lebano Countles alone there were constructed 506

miles of these strips. It was the largest amount in any part of the State in 1921. And Both Will Try Again From the Columbia, S. C., Becard. An old lover who lost tells us the best fish are still in the river, and after fishing for hours recently we are in full agreement with him.

"OH, LAND OF THE BRAVE AND THE FREE_"



NOW MY IDEA IS THIS!

Daily Talks With Thinking Philadelphians on Subjects They Know Best

as you go.

dealers to wait thirty days or more for

money. When one gets goods on credit he

obligates binself to pay the bill when it is due. Every unpaid bill is a morrgage against future time and work. Money spent in ad-

vance simply means that the debtor will have

to work for something that is in the past. Every one should work for today and for

the future. Therefore one of the soundes

principles of Thrift Week is pay and save

Government Securities

"Invest in Government securities. Every

person should own something, and what

better thing can be own then stock in his Government? War-saving stamps, Treasury certificates and Liberty Bonds afford not

vide a guaranteed security, paying good in

Government securities is an incentive to others to become investors and not mere

spenders, as well as a direct aid to the finan-

cial condition of the person himself. These securities should also be kept and not sold

really worth living is a matter of personal

contact, neighborliness and service as well as of food and shelter. No normal human being can be completely happy unless those

the point him are also happy. The man who neither helps his community nor is helped by it might as well be on a desert island. Therefore every one should invest something of biaself as well as part of his money in community welfare and know the foy and the satisfaction of community welfare, and the satisfaction of community welfare.

the satisfaction of supporting worth-while institutions and movements.

Week was inaugurated. The widespread inculcation of them into the present gener-

ation and the teaching of them to the coming

generation, so that in time they shall follow them as a matter of course, will do much to make this country economically the great-est in the world as well as the most happy

and the most pleasant in which to live, both for the individual who follows there princi-

ples and for all of those with whom he comes

What Do You Know?

1. What it scrying?
2. Who is the new Premier of France?
3. Name four living Celtic languages.
4. What is the world's record for motor-boat speed?
5. What is the meaning of the name Oklahoma?

homa?

When did the Russo-Japanese War begin?

When did the prohibition amendment to the Constitution go into force?

When was President Andrew Johnson Impeached?

f. Where and what is Belgravia?
10. What is the meaning of the word cupre ous?

Answers to Yesterday's Quiz

Two famous paintings by Whistler are "Battersea Bridge" and the portrait of his mother, and the property of the two chief religions in China are

Conjustantly of the Conjustant of the Star (Arc de l'Etolie) in Paris.

The largest triumpinal arch in the world is the Arch of Triumpin, or Arch of the Star (Arc de l'Etolie) in Paris.

The canternmost projection of the United States is West Quoddy Head, near thomas Hardy wrote "The Dynasta," It is a dramatic epic of the Napoleonic Ward.

Columbus salled from Pole

The middle name of Chester A. Arthur was Alan.
 Pere Marquette was a famous French explorer and missionary, noted expecially for his descent of the Mississippi River from Wiscomin to the mouth of the Arkansas in 1673. On this voyage he was accompanied by another Jesuit priest. Jeliet. Pere Marquette died in America in 1875.

"These are the principles for which Thrift

Share with others. Any life which is

The man who

or traded without the advice of a banker,

about him are also happy.

into contact.

The very possession of some of

only a convenient means of saving, but

ARTHUR M. EAST Talks of National Thrift Week

THRIFT WEEK, which begins all over A the country today, was started with the idea of inculcating into American citizens, especially the younger generation, the sound business ideas upon which all national and personal prosperity. according to Arthur M. East, one of the original movers in the project and for three

years the national director. "Thrift Week begins today. Benjamin Franklin's birthday anniversary." said Mr East, "and the business principles to be promoted during the next seven days apply to practically every one, for the very simply but extremely practical reason that virtually every one is engaged in the business of making a living.

Theory of Success

"Every successful business has been built up on the basis of coming out ahead-not breaking even or coming out with a lossand thus every one, whether or not associated with such business concerns, must ex-pect to manage his own personal affairs on the same coming-out-ahead basis if he would make good for himself.

"Whatever makes for cumulative success and promotes happiness, both in business and in the home relations, is of profitable interest to the business organization and to the individual.
"National Thrift Week was organized in

order to bring forcibly to the attention of the American public the essential principles the financial life of the individual, and the programs for the various days of the week have been arranged to bring out in the strongest manner possible these ten steps to

nomic success. "The first, and in some wars perhaps the most important, of these principles may be entitled 'Work and Earn.' Every one should be a producer and every one should realize the importance of his particular share of the labor which keeps the wheels of society turning. There is a deep satisfac-tion in the consciousness that one is adding o the world's store of wealth, knowledge comfort. This feeling sweetens work

and does much to make life worth while. "Make a budget. Plan in advance how to get the fullest return for every dollar that s spent and how to get the greatest amount of satisfaction out of every hour of work. Money is simply a medium of exchange -what one buys with his savings determines what he actually gets for his services. In every case those who make a budget and live up it as rigidly as they can get far more than those who spend at haphazard.

"Keep a record of expenditures. A person cannot expect to make a success of business of living if he keeps track only of what comes in and merely guesses at what roes out and what it goes for. Every same business keeps a careful record, even down to the little expenditures termed 'petty cash.' Without keeping such a record of personal expenditures no one can actually know for what he is working. 'Goodness only knows where the money goes,' never yet helped any one to get ahead.

Bank Account Important

'Have a bank account. Most financially solid persons pay their bills by check, thus making the record of the cayment and the receipt a single one. It is safer and more convenient to transmit than cash. But this is not its only merit. A bank account at interest guards money and helps it to grow. "Another important duty to one's depend-

ents as well as to himself is the carrying of a reasonable amount of life insurance. Wiping out worry as to 'what will happen to then will increase a person's present-day efficiency and earning power. The protection of one's family against the possible loss of the bread-winner is an essential element of modern life. "Make a will. A properly drawn will in-

sures that what one leaves will go to those whom he chooses. It is, as it were, the final deed to all that a man possesses. A will saves court proceedings, delays and expense for small as well as for large estates. "Owning a home. A home is far more than a house. It makes one an active part ner in the community, increases his nelfrespect and makes for family stability.

Owning a home adds to present-day savings and comfort and secures old age. It supplies a metive which makes saving easier and

Advice of beer and light wine advocates to legislators; Set 'em up again,

New York continues in a state of fever-ish excitement over the discovery of the tasts more pleasant. Of course, there are some circumstances which make home owning tu-Now that Irishmen are governing Irepossible or impracticable, but for those who land, are the malcontents going to hate their

SHORT CUTS

can do so it is an excellent plan to follow.

"Pay bills promptly. Every one should ray his bills on payday, or when they are due. If a person is paid every week, it is not fair to ask the greeer or other retail dealers to wait think they. Every political tookout on the ship of state seems to be climbing to Crow's nest these days.

> Did or do the Chiengo business men who drank in water a toast to beer and wine love their tipple?

Dr. Tope says the country is 70 per t dry. Enough to make the wets feel like thirty cents. Income tax blanks for incomes of less

than \$5000 ready tomorrow. A blank look for small balances. It must be confessed for W. L.

opinion of women that they have good advertising qualities. Thrift Week starts today. There are indications that it will be accupulously ob-

If B. Franklin were living today the hances are that he'd be putting in a lot of is time at the automobile show.

Montreal has opened a wine shop er-clusively for women. Wine, woman and the song, "How dry I am," for the man left Consideration of Pennsylvania politic evokes the thought that the virtue of hard-boiled eggs ites in the fact that they can

be scrambled. "Wine Cabinet Hid in New Aut Body. Body." remarked the headliner: an thoughtfully added, "Motor Show Exhibit

Few Major Changes, but Trend Is Toward Poughkeepste, N. Y., steps to the from with a story of the first robin of the year. How time slips on! First thing we know we'll be advised to do our Christmas shop

Once in a while there dawns on the inner consciousness the possibility that there may (we speak cautiously) be a slight difference (we speak carefully) between a New contraction of the carefully of the carefull York American statesman and a merek

ping carly.

the chicken.

American statesman. Columbia has a student beginning forty-first year there. While he remains it hool he gets an annuity. When he quilt'll have to work for a living. Great an rehool he gets an annuity.

the rewards of study Two of the figures on the Verdi mont ment, New York, have recently suffered at the hands of the cleaners. Each has lest two fingers. Perhaps some old souse to venged himself for the loss of his daily

three. Effort is being made to have the forests, service transferred from the Department of Agriculture to the Department of the Interior. That, it will be remembered, was precisely the transfer the fox designed for

Friends of the air mail have set out! prove that the Government can reap a has sum by continuing the planes in service. It which may be added that continued service will enormous'y develop the usefulness and safety of the planes.

wars.

6. Columbus sailed from Pales, on the coast of Spain, to the Gulf of Mexico in thirty-seven days.

7. The fastest trip around the world was made by John H. Mears in 1913 in 85 days 21 hours 35 minutes.

8. Magnesium is the lightest known metal; two-thirds lighter than aluminum.

9. The middle name of Chester A. Arthur was Alan. Hotels will have to be built to account modate the crowds that will attend the Sesqui-Centennial. Some of them, at less should survive. To survive they should be near the heart of the city. Does this sees to be an argument for any particular effe

This Drams working in relays in the Would Please Scranton in order in the three men entombers at the by a cave-in. The "bodies" is the way the phrase it; but what a dramatic touch would be given to the adventure underground if the men should at last be rescued alive!