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Philadelphia, Saturday, July 15, 1922 LIGHT FOR THE WOOD CASE

FEARS that General Leonard Wood may resign the headship of the University of Pennsylvania before he has actually taken office are said to have moved the Alumni Society to dispatch a special emissary to Manila with a view to clearing up an awkward situation.

General Wood has been notified that J. W. Zlegler, of this city, is on the way to the Philippines, and it is rumored that the general will await an interview before specifically answering a significant cablegram recently sent to him by the Board of

The board has thus far delayed action on the general's request for an extension to January 1, 1923, of his leave, which expires September 1. Nothing can be gained by ignoring the

fact that General Wood's valuable services to the Government have embarrassed the University. Mr. Ziegler has been assigned a delicate

mission. Any light which he may be enabled to shed upon a trying problem should be welcomed by all friends of the University, including those whose sentiments on policy are in conflict.

A TYPICAL TANGLE

T MAY safely be assumed that the general public is not interested in the dispute that has arisen concerning the jurisdiction of the bathing bench at League Island Park. That controversy is deplorably character-istic of the kind of wranging which seems to be inseparable in all manicipal improvement work.

The traditional obstacle is taxpayers' suits, but that method of obstructionism has of late years been exhibited as comparatively primitive. The long-promised Free Library building operation was held up, it may be recalled, because of a passionate argument about Philadelphia-cut stone.

The latest stuitification is the conflict of the City Administration with the Fairmount Park Commission.

Director Warburton is perhaps justified in resenting the passage of the conneilmanic ordinance according the Park Commissioners control of the League Island bathing beach which has been developed under the Department of Welfare. The commission is likely to contend that it will observe the debate may be secred by both sides.

Meanwhite, what becomes of the plan for expanding the recreative resources of homedwelling Philadelphians? The beach and bath and locker houses, which should have been opened at the beginning of summer. are not yet ready for general use.

The disappointed public is probably willing to award first prizes in bickering to whatever faction will settle down to constructive performances and the fulfillment of

ABOUT MUSIC AT LEMON HILL

ON MONDAY evening the new City Orchestra, playing at Lemon Hill, will begin a series of summer concerts that prom-ises better than any ever before given under municipal auspices. The benders, clever and accomplished men associated with the Philadelphia Circhestra, will attempt one of the most common and most difficult experiments -that of preparing programs worthy of the new organization and yet popular in the Conventional sense of the term.

How difficult that task can be may be

understood when you stop to observe the difference between music that is technically "good" and music that is best liked by crowds. The perfection of reproducing devices and the work of modern orchestras such as Stokowski's have made Americans appreciative of the great composers. Folk of the sort who in an earlier generation would have known only a time or two know now that music is a literature in itself.

A genius of psychology may yet arise to explain why in the United States pure rhythm and a militar key are the essential requirements of music intended to be broad's popular. The song kings of Tin Pan Alle wrung all their wealth out of mittor chords. A tune otherwise without distinction will go with the crowd if it is wrapped in a plaintive accompaniment. And even best in formed concert-goers confess in moments of frankness to a secret liking for the better

One musician, asked to outline his notions of a popular program for the City Orchestra said he would have a little of Wagner, "Les Preludes" of Liszt, a dash of Victor Herbert, a song of Schumann's and a thundering wallop or two of raw jazz "I've alway ached." said he, "to hear a really great orchestra, with its instrumental resourcefulness, its power and its precision, go at one of the few good American jazz compositions. That might not be art as we are trained to understand it. But I'll her it would make your hair stand and knock you out of your chair!"

WELLS GOES MARCHING ON

H.G. WELLS declared not long ago that go into polities. Now he is out as a Labor candidate for the House of Commons. To be a Laborite in England is to be on the side of all sorts of advanced and experi-

mental legislation. We venture to believe that Wells, elever he is, will make less of a stir in politics than he has made in the world of literature and journalism. Criticism which he practices so brilliantly is, after all, not what might be called a constructive occupation if it is persistently tuned in a negative key politician must be constructive, even though his finished work is clumsy and in-

Like Bernard Shaw, Wells is better at discovering trouble than at repairing it or indicating available remedies. He has no complete philosophy. He has begun the

erection of numerous systems, but he never put a roof on any of them. As a voice in the wilderness of British politics Wells ought to be thrilling. He may be the John the Baptist that the English are waiting for. He loves to hate hateful things. That is a great virtue. Build he cannot. Yet America would have reason to congratulate itself if we could have a Wells or two in

TIDE OF REVOLT IS RISING AGAINST STUPID LEGISLATION

Tariff Schedules That Might Suit the Nineteenth Century Are Out of Place in the Twentieth

THE revolt of fourteen Republican Senators against the catton schedule in the Tariff Bill is an encouraging sign of a growing enlightenment in Washington.

But the revolt will have to be carried much further before the proper kind of a tariff bill can be passed.

The measure which is now under consideration was drafted in accordance with he protective theory in favor twenty years ago. It is an old-fashioned, high-tariff bill conceived in the theory that it is the duty of Congress to creet a wall around the country to keep out the products of other nations.

So far as has appeared, there is nothing in it intended to develop a new industry, as there was in the tariff bills passed in the last century. Numerous industries have been created out of nothing by an intelligent application of the protective policy. Their success has justified the Republican theories. The new industries have become so successful that their products have been sold at a lower price than that which prevailed before the tariff was levied.

The industrial conditions in the United States and the economic condition of the rest of the world are so different from those which prevailed before 1914 that a tariff bill drafted without taking these changes into consideration is fatally defective.

This newspaper has persistently urged a recognition of the changed conditions. It has called attention frequently to the fact that the United States, which once was a debtor nation, has become in a few years a creditor nation. The nations of Europe owe our National Government nearly \$10, 000,000,000, borrowed during the war; and the business men of Europe owe American business men several more millions-just how many is not definitely known.

It is the business of Congress to adjust our trade laws to this new condition and to make it possible for those who owe us money to pay it. Arrangements to facilitate the collection of debts are as necessary to American prosperity as arrangements to protect the home market for the benefit of the home producer.

The debts cannot be paid in gold because Europe has not the gold. They will have to be paid in goods, and the goods will inevitably displace to some extent the products of the domestic factories. It is possible for fair-minded men to make an equitable compromise between these two conflicting interests; that is, the interests of the Americans to whom Europe owes money and the interests of the men engaged in domestic production. It cannot be brought about by men who seek to play politics with the taxation

Economic and trade experts with no axes to grind are needed. And there is need also of a disposition in Congress to take the advice of these experts.

Instead of asking and accepting the advice of experts, we are treated to the specencle of the Senate engaged in log-rolling a tariff measure through, with the Senators seeking special favors for the industries of their States making dickers with other Senators seeking similar favors. The result is a bill of abominations which, if passed without radical changes, is likely to be an Old Man of the Sen upon the back of the Republican Party in the approaching elec-

The cotton schedule against which the fourteen Republicans rehelled provided for increases in the already high duties fixed in the House bill.

For some unexplained reason the Senate committee had raised the duty on high-grade cotton yarns to 30 per cent ad valorem. whereas the House duty was only 25 per cent. And it raised the duty on low-grade yarns to twelve cents a pound, whereas the House duty was ten cents.

It was said on the floor of the Senate that those engaged in the industry had not asked for these increases. It was said also that the amount imported was small and no one was able or willing to say why the changes had been made.

The surprising thing is not that fourteen Republican Senators joined with the Democrats in killing these duties, but that the whole Republican unjority did not reject them without a rollcall.

This revolt against unintelligent tariff egislation seems to justify those Senators who voted against forcing the bill through under the cloture rule, even though some of those who revolted voted in favor of the application of the rule

Some of the revolters have been saying for weeks that unless the bill is radically changed they will oppose it on its final passage. The opposition within the party s becoming so formidable that the responsible leaders will have to take cognizance of it if they wish to present a united front before the country in November.

A MYSTERY OF JULY

PHILOSOPHERS, Henry Adams among hem, who have sought to evolve a law of history have usually seen fit to ignore coincidences as superficial and untrustworthy The savant in quest of clusive f ... mentals is likely to be more vexed than fascinated by the extraordinary role played by the month of July in the progress of political freedom and national independence, and is possibly inclined to believe that investigation of this curious theme suggests a weakness for astrology rather than respect for scien-

title learning. While there may be justification in such view, it contributes nothing to the solution of a curious problem in the relation-ship of events. Where the French tricolor flies, from Paris to Papeete, from Hue to Havre, from Martinique to Marsellies, there were festivities yesterday in

honor of the epochal downfall of the Bustille. Combine the territory covered by 14th of July rejoicings with that embraced in the elebration of the nativity of the United States and it may be realized that a very considerable portion of the globe regards midsummer month as pre-eminently

the historic season of emancipation. But this is not all. On July 26, 1581, the seven Dutch provinces now forming the

basis of the present kingdom of the Nether-

WASHINGTON'S GODFATHER

lands proclaimed their independence at The

Hague. In a formal sense, the Dutch Re-

public was July-born. Swiss patriotic at-

tention is annually fastened on July 9, for

it was on that day in 1388 that the epic of

Winkelried was enacted, the field of Sem-

pach won and the cantons virtually deliv-

ered from the Austrian voke. Rome be-

came the capital of an independent united

Italy on July 2, 1871. On July 30, 1830,

the Bourbon monarchy was permanently

On July 14, 1811, the independence of

On July 9, 1821, General San Martin,

the liberator, rode with his valiant army

into Lima, "city of the Kings," sent of the

Spanish Viceroyalty of the Americas and

tad," month of liberty. The juxtaposition

of circumstances is inexplicable, but it is

exceedingly striking, even if ultra-scientific

A MAN IN THE WHITE HOUSE

plying fuel and uninterrupted transportation

fail to do their duty has relieved the mind of

the country as nothing else has done for

It is evidence that there is a man in the

White House who will not shirk a single

obligation of his great office. He is the

President of the United States charged with

preventing the breakdown of government,

He has clearly decided that he will not

permit government to break down. He has

been patient and long-suffering with the

men engaged in the industrial disputes. He

has used his good offices to bring the dis-

putants together. He has hoped that a

conciliatory disposition and an appeal to the

good faith of all parties might be sufficient

But he has been met by the refusal of both

And now has come the announcement that

the President is not going to permit an in-

dustrial dispute to interrupt the business of

the whole country. He insists he has the

power to prevent it and that he will exer-

talk is laboring under a mistaken view of

the President. The thing will be done if

And if it is done, it will be done with a

thoroughness which will leave no one in

doubt about the authority of the National

Government or about the determined pur-

will there be any doubt about the fact that

he will be universally supported by the

great mass and weight of public opinion.

which has only been waiting for such a sign

DANGEROUS FOOLS

This is a handy term with which to de-

scribe a class of crack-brained individuals

whose morbid love of sensationalism has

been responsible for some of the most

wanton and utterly senseless crimes in mod-

Neither philosophic anarchism, such as

the indomitable and tine-spirited Kropotkin

practiced, nor that unreal and speculative

Socialism of which Marx and Lassalle were

exponents, originally gave comfort or sup-

pert to murderers. Whatever the wildness

of these doctrines, they are mild compared

It is more than probable that the frantic

Gustave Bouvet, whose shots, intended for

the French President, burely missed the

Parisian prefect of police, is not dissimilar

in mentality and perceptions to those de-

McKinley, Elizabeth of Austria, Sadi-

Carnot and Jean Jaures.

in particular as Bastille Day.

their cause.

fing.

uded notoriety seekers who slew William

The folly of an attempt upon the life of

the President of France is particularly

assed tangible power. As the so-called

Executive of the republic, he is little more

than a figurehead for festal occasions, such

There is doubtless much radical senti-

ment in France at present, but its extent

cannot be determined by reference to

Bouvet's spectacularly planned perform-

ance. Radicals, especially those of the al-

leged "intellectual type," who are display-

ing aspirations to wear the cloak of re-

spectability, cannot afford to make a hero

of such a morbid creature as Bouvet without

seriously damaging what they believe to be

AN ATLANTIC ROADHOUSE

THE opening of hearings before Attorney

I General Daugherty on the status of

liquor-carrying ships has produced familiar

There are distinct indications, however

that both the Shipping Board and the pri

vate American shipping interests are antici-

pating the passage of a drastle net extend-

ing prohibition to all vessels, domestic and

foreign, in the territorial waters of the

United States, in addition to the banning

of spirituous drinks on all ships under the

opinion on the consequences of such legis-

lation upon the prosperity of the Shipping

Board fleet. Comparatively little, how-

ever, has been heard from foreign steam-

ship companies, which would be forbidden to

carry liquor to American ports, even though

the stores were "sealed" on the immediate

Now it is hinted that certain long-estab-

lished lines under the British flag are con-

sidering possible changes in their transpor-

tation routes to fit an unparalleled situa-

tion. The expedient said to be favored is a

formal call of trans-Atlantic liners on both

westward and eastward journeys at Halifax.

would be between British port and British

port. Travelers of convivial tastes might

be reconciled to drought between New York

and Nova Scotia, if inspired by hopes of

satisfaction within thirty-six or forty-eight

hours. Voyagers with an atter aversion to

dry ships would not be prevented from

speeding by rail to the bibulous embarks-

By this arrangement the ocean passage

passage of the three-mile limit.

Chairman Lasker has freely expressed his

types of arguments on both sides.

glaring. As a Premter, M. Millerand pos-

to the insane extravagance of their misin-

ern history.

the crisis does not pass soon.

employes and employers to accept his plan of

to settle the troubles.

conciliation.

chroniclers are unmoved by the mystery.

South Americans are in the habit of

Venezuela was proclaimed. On July 9.

and formation of little Uruguay.

the last vestige of its imperial sway.

overthrown in France.

That's What Capital Folk Call Congressman Focht-A Story About Dr. Rothrock - Ectoplasm and the Professors of the Sorbonne

By GEORGE NOX McCAIN CONGRESSMAN BEN K. FOCHT IS C known in popular circles of the national capital as "The Godfather of Washing-

1816, the union of the provinces of the Rio de la Plata, the nucleus of the Argentine As he sailed down Chestnut street a re-Republic, was asserted. "Eighteenth of cent hot day encased in a flimsy summer suit he resembled anything but that. July street" in Montevideo denotes the rev-Just how he came to acquire the sobriquet erence for this key date in the liberation

Just how he came to acquire the sobriquet is a story of national politics.

During long years of service as member of the House of Representatives from the famous "Shoestring District" of Pennsylvania, Mr. Focht, by virtue of seniority, became chairman of the Committee on the District of Columbia.

There is, let it be understood, a marked

similarity between this Committee of District and Philadelphia City Council, characterizing July as the "Mes de Liber-Both consist of twenty-one members; they manage the affairs of great cities and they get frequently and liberally denounced for doing the things they should not do and omitting to do the things they should. Neither body has much chance, for they're "damned if they do and damned if they

THE announcement from Washington that President Harding is prepared to take CONGRESSMAN FOCHT'S committee is the City Council of Washington. over the operation of the railroads and the The House manages all of its affairs, for coal mines if those now responsible for sup-

its citizens have no vote. When the populace desires something done they send a delegation of eminently respect-ables to wait on the committee, although the burden of public improvements is not saddled upon them wholly. The Government

shares it with them. "Human nature is. I fancy, the same the world over when it comes to paying taxes and levying assessments for needed improvents in a municipality." said Mr. Focht, "Washington is no exception. Its citizens make as much fuss as some of the people in Philadelphia when it comes to paying their

share for improvements.
"I have to go around and make speeches, explaining why certain things are done by the committee and why money is expended. I always wind up, though, by telling them that they cannot get something for noth-

Congressman Focht has a contest on his hands for his return to Congress.

He says that he is going to win it. I believe he will.

DR. HOWARD S. ANDERS tells a very D interesting episode in the life of the late Dr. Joseph Trimble Rothrock. Dr. Rothrock, whose intrinsic greatness has never been estimated at its full worth, was not only the originator of forest con-servation in Pennsylvania, but he was a soldier, an explorer, a botanist, teacher and physician and surgeon.

Years ago one of the then great telegraph companies conceived the idea of constructing a land line from New York to St. Peters-burg, Berlin and Paris via Siberia. The line was to run through Alaska to Bering Strait and thence across to Siberia.

Mr. Harding is neither a boaster nor a blusterer. Therefore any one who thinks the hemispheres to be united by a cable underneath the strait.

It was an ambitious project and exploring that the intimation that he will take over the coal mines and the railroads is mere parties were sent into Alaska to reconnoiter

a route if possible.

Dr. Rothrock told me some of the details of his experiences years ago, but all that I recall is the fact that the explorers found the hazards of erecting and maintaining such line in the wilderness too great to be profitable.

Among his party was the famous woodsman Labarge, for whom Lake Labarge, on the other side of the White Pass, was poses of the man in the White House. Nor named.

DR. ANDERS' story is purely a local one. D It demonstrates the great purposes and far vision of this very remarkable man, Dr. Dr. Rothrock was, as Dr. Anders points

of leadership to rally behind Mr. Harding, out, the real founder of Mont Alto Sana-torium for Tuberculosis, which was inaugurated and so ably managed by the late Dr Samuel G. Dixon, State Commissioner of Health. THE would be assassin of Alexandre in 1903 a committee of the Pennsylvania Society for the Prevention of Tu-I Millerand has been called an Anarchist.

to Harrisburg to urge an appropriation of \$500,000 for the establishment of a State sanatorium for tuberculous cases on a forestry reservation The Legislature turned a deaf ear to the

committee, although Dr. Anders, who was then president of the society, got an entering wedge for this principle of State duty in the shape of an appropriation of \$8000. This was to go to South Mountain Camp

which Dr. Rothrock had already started independently He had taken the bull by the horns him-

self as Forestry Commissioner South Mountain Camp had a very insignificant beginning, but after the Legislature became educated a million-dollar appropriation was voted and the camp developed into the now well-known Mont Alto Institu-

The fact has been lost sight of in the whirl of years, but now that Dr. Rothrock is dead, Dr. Anders feels that the credit for this great work should be given where it belongs, to Dr. Joseph Trimble Roth-rock, the friend of suffering humanity.

OUIS A. KERWIN informs me that Limore than 20,000 inventions and suggestions were forwarded from all parts of the British Empire to the Admiralty in London during the World War.

It will be recalled that Great Britain

sent brondeast a request that her children everywhere who had any suggestions, no matter how seemingly foolish or far-fetched, to send them to London, as among them might be discovered something that turned to account in driving the Huns to defeat.

Mr. Kerwin, at that time residing in Toronto, sent models of two inventions with a number of suggestions as requested. To this day he does not know whether o

The models were ultimately returned with thanks from the Admiralty, and the state-ment that they had been forwarded to the Bureau of Inventions and Explosives, or some equally expressive title, and would re eive the bureau's careful attention. When the model was returned the box

bore the number 20.283, an indication that that number had been sent to London.

His own model was that of a submerger trap to catch German submarines. When the submarine came in contact with the trap bomb was notomatically released, which destroyed the boat.

r HAVE talked with several individuals A disposed to a belief in the materializing phase of spiritualism concerning the verdice of the three French professors of the Sorbonne, who investigated ectoplasm.

This is the term applied to a mysterious substance which is said to proceed from the body of a materializing medium, and which forms itself into the features of spirits who appear at such scances. After fifteen seances with "Miss Eva." about whom the Baron Schrenk von Not-

sink has written a large, finely illustrated and intensely interesting book, the Sorbonne professors declared against ectoplasm. It is just what might have been ex-ted," said a professional gentleman and an avowed spiritualist.

"In fifteen sittings these three men, who had never had any experience with materializing mediums and who were neither competent to pass judgment as experts nor hor t investigators, gave to the world a verdict which they were not competent to pass, tirent scientists like Crooks. Wallace, Lodge, Flammarion and James after years of investigation, have give

affirmative testimony to certain truths of spiritualism,
"Opposed to them are three unknown sors who in the course of fifteen hours found enough alleged evidence to prove that these other great ones were self-deceived, humbugged, or else they were de.iberate

NOW MY IDEA IS THIS!

INTERRUPTION

Daily Talks With Thinking Philadelphians on Subjects They

already been sold. Practically all of the builders this year have had their housing operations any way from one-half to fully sold before the structures were completed.

"I believe that this financial situation was the chief underlying cause for the

housing shortage, much more so than the cost of materials, the cost and the shortage

of labor or any other economic conditions

It is true that the cost of building materials was very high and, for that matter, still is,

and that the cost of labor was great and

no person is going to buy a house unless terms which he can meet can be arranged

and this was the trouble for more than two

Borrowing on Mortgage

The law prohibits any financial institu-tion from loaning more than two-thirds of

the value of a property on a first mortgage, but it is ordinarily not a difficult matter to

arrange a sale upon these terms if they can

be secured. That they are perfectly safe terms is shown by the fact that the history

the initial payment of cash has not ex-ceeded 10 per cent of the purchase price, shows that the failures or foreclosures due

to the upkeep of carrying charges are prac-

man never lets go. He will make any other sacrifice to hold on to this, as he properly

should. I am not now speaking of the spec-ulator, but of the real home buyer who is

purchasing a home for himself and his family. When any financial institution has

occasion to write off any losses, there is

never 1 per cent of them due to losses on

improvement in the housing market over

per cent and it is due almost entirely to the

additional funds which have been placed at the disposition of the home buyers."

the question of a dry merchant marine if he were in the dilemma that now engulfs At-

torney General Daugherty and Mr. Lasker.

He'd suggest that every passenger ship

flying the Stars and Stripes be equipped

claborate scale indicates that Kansas is the

majority is opposed to modification of the

ment. And the incurable cynic observes that

Kansas is as she is because Kansans have

been prohibitionists long enough to learn

Today's Anniversaries

1807—Joseph McKeen, first president of Bowdoin College, died at Brunswick, Me. Born at Londonderry, N. H., October 15,

1815-Napoleon I sought refuge on the

1849-Re-establishment of the temporal

British warship Bellerophon after abdicating the throne of France.

authority of the Pope proclaimed at Rome.

through a part of the Federal flotilla at the

mouth of the Yazoo River and ascended

1864—Franklin K. Lane, Secretary of the aterior in President Wilson's Cubinet,

bern in Prince Edward Island. Died at

the Mississippi to Vicksburg.

Rochester, Minn., May 18, 1921.

eight years ago.

1862 - The Confederate ram Arkansas ran

only State in the Union so far in which a

A poll of the country organized on an

or the repeal of the dry amend-

We know how Mr. Bryan would solve

"I consider that it is safe to say that the

mortgages on homes.

to carry a cow.

ally nothing.
"The home is the one thing of which

loans made upon first mortgages, where

JOHN N. McGARVEY On Financing the Home Buyer

OWING to the changed attitude of the financial institutions of the city toward mortgages on homes, the situation for the home buyer has improved very greatly within the last year, according to John N. Mc-Garvey, chairman of the Executive Com-mittee of the Philadelphia Operative Build-

ers' Association. 'One of the greatest difficulties which home buyers and builders have experienced since war and post-war conditions began to make themselves theroughly felt," said Mr. McGaryey, "has been the financing of the home buyers. There was comparatively little difficulty for the builder to borrow all the money he needed for the construction end time when the reputable builders could no get all the money they needed; the trouble lay in the difficulty of arranging the mortgages to suit the needs of the purchasers of

War Increased Money Costs

the houses.

"There is no doubt that the war and the conditions immediately following that period increased the money costs very materially, due principally to the high rates of interest which foreign countries, as well as many domestic industrial concerns, which had to have large sums at once, were willing to pay This made a good return for the for lones. This made a good return for the investors, but was hard on the home buyers, because it so greatly reduced the amount of available money for mortgage purposes. The logical conclusion of this condition was to warp the mind of many of the financiers who specialized in mortgages before the war period and who were then perfectly satisied with mortgages returning a net 5 per cent on the investment.

"I am firmly convinced that this situation in the money market was one of the basic difficulties in the housing situation which existed at that time. The public was willing to buy then and was willing to put he same percentage of each into its houses as it had always done, but the trouble was o get the financial institutions to recognize the new basis of values.
"The housing situation is now almost nor-

mal in so far as the financial institutions are concerned, as both the banks and the savings societies have now recognized repted the new basis of values as the basis for determining the amount of money which shall be lonned on mortgages and the rate of interest which shall be charged for the use of the money.

Public Willing to Buy

"As I said before, the public was entirely willing to buy the houses erected during this period of financial stress at the new valuation and to put up the same percentage of the money in cash on the pur-chase price. Suppose that a house built before the war, that is, before 1914, was selling at \$3000. At that time it was easily possible to get a financial institution to carry a first mortgage of \$2000. When the costs of materials and the price of labor went sky-rocketing during the war, this same house could not be built to sell for less than from \$6000 to \$7000. "The home tayer was still willing to purchase the house at this new price and put

up in each around \$2000, relatively the same amount as he had paid on the \$3000 house He was able to do this because his ncome had advanced in the general upward trend of things, but often it was impossible to finance the remainder of the purchase price to suit the abilities of the purchase and so the house remained unsold, remaining on the builder's bands and thus sablect to heavy carrying charges.

There could be only one result to this

situation and it happened. The builders stopped building because the purchasers old not finance their purchases, and then came the shortage of houses which made he housing situation so critical for a long ne. There were plenty of willing buyers the new valuations, but they simply ould not accept the terms which were offered to them.

Much More Money Now

"This situation existed for more than two years after the close of the war. Then, about a year ago, the financial conditions began to undergo a marked change. The institutions recognized the new standard of values and by so doing opened up a very large amount of money available for more

gages. The result of this was that the market became literally flooded with buyers and now taxing the abilities of the builders to complete at once the houses which have

SHORT CUTS Germans can at least boast that their assassins shoot straighter than Frenchmen

"Whe

RAILROAD

of similarly fanatical type. "How are you standing the heat?" may give way if the coal strike is continued to

'How are you standing the cold?" Who is governing this country, any

way? The miners, the rail shopmen, the railroad corporations or the coal operators' bund? In abandoning authorship for parlia-mentary ambitions, II. G. Wells is display-ing a deliberate intention to limit his audi-

competent help scarce, but even with these handicaps it was possible to build houses and to find purchasers for them, provided always that they could be financed. But It is not so much the ties that bind as

the rapturous upward rush of Liberty loans to par.

That ugly grinding noise you hear. Geraldine, is the turning of the screw by which coal prices are moved to new high altitudes.

European countries are actually being reconciled to the thought of paying their war debts to the United States. How nice those foreign peoples are!

The Tacna-Arica negotiations seem to have reached the interesting stage in which neither of the two interested parties knows

what the other is talking about. The Federal Trade Commission has discovered that the Standard Oil interests have a monopoly of gasoline. It is safe to suppose that in the course of time the com-mission will learn that there was a war in

Europe not very long ago. What Do You Know?

QUIZ

1. What is meant by the term diplomation illness?
2. Who originated the expression. "Coming the company before"?

events cast their shadows before"?
What is an exegesis?
Where are the Mints of the United State

5. What is a cosset? What is a cosset?
 Distinguish between the Red River and the Red River of the North.
 What article of clothing is a sureingle?
 Distinguish between septennial and sep-territors.

tentrional.

9. What country is known to its inhabitants as Chung-Hun Min-Kno".

10. Name a bird that is reputed to live \$\structure{\bell}\$

hundred years.

Answers to Yesterday's Quiz The Cheviot Hills and the River Tweed

form most of the boundary between England and Scotland.

the Oplum War broke out in 1840 be-tween China and Great Britain as the result of the attempt of the former to

result of the attempt of the former to stop the opium trade with India. Though declared illegal in 1796, the importation of opium about 1840 amounted yearly to a million and a half pounds sterling. Charles Elliott, the moderate British representative was succeeded by Sir Henry Pottinger, who carried on the war with such tigor. That when it ended with the vigor that when it ended with the Treaty of Nanking in 1842 China opened the treaty ports to foreign trade and ceded Hongkong to Great Britain with an enormal independent. with an enormous indemnity.

Probably the first European to visit New
York was Glovanni Verrazano, the

for the day, coming after vesp. The Progressive or Bull Moose was organized in 1912. was organized in 1912.

Obbligato is a term in music signifying that the instrumental part so marked is absolutely necessary to the performance of the composition and cannot be omitted. The word is especially madded.

applied to an instrumental accomsinglet is an unlined or undyed waist-

A singlet is an unlined or induced water coat, an underwhirt, a lere y.

Andrew Jackson was elected President of the United States in 1828.

Occanica is the name given to the area including those islands of the Pacific not in Asia or America. It includes Malasta, Australasia and Polynesia.

Vork was Giovanni Verrazano, the Florentine navigator, who came in 1524. In his voyage he seems to have touched the coast of North Carolina, near Cape Fear. He apparently coasted south and then north as far as Cape Breton.

Rembrandt painted the famous picture. "The Night Watch," now in the Ryks Museum in Amsterdam.

"Nunc Dimittis," Latin, meaning "now lettest thou depart," is the name given from its opening words in the Latin version to the canticle of Simon (Luke xi, 29-32), which forms part of the compline service of the Roman breviary, and in the evening service of the Anglican church follows the second lesson. Compline is the name given to the last service of common prayer for the day, coming after vespers. 1891-James E. Campbell was renominated for Governor of Onio. 1897—Meeting of the Trans-Mississippi Congress in Salt Lake City. 1920—Fifty armed men raided the gen-eral Postoffice in Dublin. Today's Birthdays Viscount Northeliffe, newspaper publisher and influential figure in British public life,

oorn near Dublin fifty-seven years ago. Marie Tempest, for many years a noted actress of the English-speaking stage, born in London fifty-six years ago.

Benjamin Ide Wheeler, president emeritus of the University of California, born at

of the University of Cantornia, born at Randolph, Mass., sixty-eight years ago. Bishop Leo Huid, abbot of the celebrated Benedictine abbey at Belmont, N. C., born at Lairobe, Pa., seventy-three years ago. John J. Kindred, representative in Congress of the Second New York District, horn in Southampton County, Virginia, fifty-