EVENING PUBLIC LEDGER PUBLIC LEDGER COMPANY

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Publist	ned	daily	At	Punt.te	LEDORS	Bu	ilding
ATLANTIC	dep Ci	endenc TT		quare.	Philadel	on	Building

BELL, 1000 WALNUT REVETONE, MAIN 1601 Address all communications to Exercise Public Ledger. Independence Square, Philadelphia.

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Philadelphia, Saturday, December 9, 1922

THE TRUSTEES' PROBLEM

THE formal resignation of General Loonard Wood of the post at the University which has never filled leaves the trustees of institution free to initiate a new search for a provest or chief administrative officer

There are no strings to General Word's relinquishment of an honor which, however regretfully surrendered, has been brought shout by an exacting situation in the Philipplnes. In his cablegram to Secretary Weeks the Governor General concedes the impossibility of an early return to the United States; and while it is suggested that the current logislative session is the critical bar to release, the difficulty of specifically naming a date for the completion of the work in the islands is also set forth.

Information vouchsafed the University less detailed. General Wood, as is proper under the unusual conditions, candidly relieves the institution of the responsibility of waiting for him any longer.

Disappointment that the obligation of mational service is so pressing will unturally be felt by those administrators of the University who hoped to enhance the distinction and success of Pennsylvania by the direcenergies of an executive of acknowledged gifts.

But it is the future which now demands earnest consideration. The trustees are again confronted with the provest problem. In solving it they may rely upon the sympathetic interest and support of the alumni. of all friends of the University and, indeed, of all public-spirited citizens concerned in the welfare of a distinguished and venerable Institution of higher learning.

A CHRISTMAS MIRACLE

TT IS a fashion with bad-tempered people to say that Christmas and the Christmas season no longer reflect anything but automatic gestures; that the spiritual quality has gone out of the greatest of holidays and that on this account there can be no more miracles. Let us see.

Since 1907 the antional death rate from tuberculosis has been reduced by half. Through educational methods carried systematically and persistently to danger points. through the practice of preventive medicine in all congested sections of the country, through watchfulness and care and help extended in every region where the menace might be, the most feared of all diseases was first checked and then brought under

tradition by doing honor to the new Gov-But at bottom Senator Vare is seeking strength for his own spirit. He is feeling around for a place for his feet. He

would show the people that he knows how to serve them. He would prove that he has a firm and intelligent grasp of affairs, that he is equal to the political requirements of a time of uncertainty and stress.

Are the times out of joint? Are public affairs in confusion? Is injustice being done anywhere? Are we forgetting our patriotism? Are people restless about coal and the tariff and taxes and the ineptitudes of public officials and the waste of money and the dangers of renewed militarism and the state of our foreign relations and the talk of war to come? Any good political leader, trained in the rules of factionalism, knows what to do under such circumstances and. preover, he will have the courage of his onvictions. He will trot out his marching club, put on his high hat, order his band to play the good old tunes of the solitical past and then all will be well and peace and contentment will reign once more throughout the land !

THE HOLMESBURG INQUIRY UP TO THE GRAND JURY

A Prima-Facie Case of Abuses Is So Clear That the Court Has Been Compelled to Order an Investigation

FDGE AUDENRIED pursued the correct course in charging the Grand Jury to investigate the conditions in the Holmesburg prison. The charges made to the investigators of this newspaper which have led the dudge to order the inquiry are what is known in law as ex parte statements. That s, they are statements of only one side of

There is supposed to be mother side which has not yet been heard. Dr. Reeves, the president of the Prison Inspectors, has not stated it in his comments on the disdosures. He has admitted many of the charges and has defended the prison mangement

Judge Audenried, however, who is accusomed to hearing both sides of a case before he renches a decision, has instructed the Grand Jury to summon witnesses and to get their sworn testimony in order that the truth may be discovered, whatever it may be. In referring to the inquiry made by this newspaper he remarks that no private investigators have the power to command this sworn testimony. And he adds: "I have no doubt that the writers of these rewspaper articles are animated by the highest purposes and that their agitation of the subject is intended only for the ndvancement of the causes of humanity and the public welfare. It can result only in good, whether the information is correct or not." He could not have stated the purposes of this newspaper in better terms.

But the wholesome thing is that the Judge dinself admits that the ex parte statements harge the existence of a condition of affairs which, if proved by swern testimony, is seandalous and must be corrected. That is all that any one could ask for

Although the Judge placed upon the laws of the Commonwealth part of the responsibility for the kind of punishment administered, the Grand Jury is expected to make a thorough inquiry into the way those laws are administered. They can be administered humanely or brutally. So far as we know, there is nothing in them which justifies the solitary confinement of a prisoner without food for twenty-four hours if he snokes a eignreite in violation of the regulations ngainst stocking. And there is nothing in

House of Representatives, a Supreme Court and, finally, a people who, under the law of the land and the laws of reason, have right to some share in the direction of government.

Then again it will seem to a great many people that Senator Pepper was wasting his energies rather recklessly when he delivered the address in which he advised some of the great insurance financiers of the country "to leave the chairs of their clubs and take an intelligent interest in the Senate and the election of its members." The Senator's New York audience was composed of men who ordinarily reveal no need of the sort of advice that was offered them on this

THE PRESIDENT SPEAKS

DOMESTIC affairs occupied the mind of the President to the exclusion of almost everything else when he was preparing his address to Congress. They are the affairs which are occupying the attention of the country. The people want to know how the National Government is to come to their cellief. There are not only questions growing out of the war that have not been answered, but there are questions arising out of the development of the country that still perplex us, to say nothing of the new question of enforcement of the prohibitory laws. Mr. Harding is evidently deeply concerned over the domestic situation, as he may well be. And his message indicates that he has thought to some purpose.

The two points in his address which will attract most attention are those made in connection with his discussion of the railroad problem and the problem of the enforcement of the Eighteenth Amendment to the Constitution.

He has courageously put himself on the side of a rigid enforcement of the amendment. There is no doubt whatever that the widespread disregard of that amendment by reputable citizens is having a demoralizing effect. These citizens are responsible for the traffic of the bootleggers, for if there were no buyers there would be no sellers. And the buyers are willing to pay so big a price for liquor that men willing to get easy money arrange to sell the stuff to them. And the bootleggers get immunity from punishment by debauching the law enforcement officers of the Government.

This is a condition which ought to arouse any honest man trusted with the execution of the laws. Mr. Harding has pointed out that the States as well as the Federal Government are commissioned to carry out the Eighteenth Amendment. The States are not co-operating. In order to find out why not and to arrange for co-operation, the President is about to summon the Governors to Washington.

If the President can induce the Governors to work with him we shall very soon know the extent of the sentiment in favor of a rigid enforcement of the law against the sale of intoxicating beverages. Then if it shall be found that the demand for some form of stimulant is so widespread that enforcement is practically impossible, the ground will be laid for a modification of the rigors of the Volstead act. But it should not be assumed that the President is preparing ultimately to recommend such a modification, for there is nothing in any of his public atterances that will justify the inference that he favors any modification of the law.

His discussion of the railroad problem ows an appreciation of its difficulties, and indicates that he is ready to relax the restrictions of the anti-trust laws which have prevented railroad combinations for the inprovement of the service and railroad ewnership of steamship lines to supplement the land lines. He wisely advocates a tying up of the land and water lines and a grouping of the railroads in the interest of efficiency.

He condemns the Railroad Labor Board as a body composed largely of representatives of two conflicting interests, the employers No such body can reach

DEATH OF "BOB" COOK

Odd Incidents in His Unusual Career. A Collector of Girardiana-Nevin Detrich's Remarkable Line of **Political Activities**

By GEORGE NOX McCAIN

ROBERT J. COOK'S death a few days ago on his ancestral farm on the Monon-

R ago on his ancestral farm on the Monon-gahela River, above Pittsburgh, created only a ripple of comment in Philadelphia. Thirty years ago his demise would have been a sensation. The reason for these contrasts is that "Bob" Cook belonged to a past generation. In Philadelphia his name is now only a memory. At Yale and in national rowing circles it is a tradition. During the years that he was business manager of the Philadelphia Press he re-sided with his family out on the Main Line. He was a son-in-law of Calvin Wells, owner of the Press. About twenty years ago Mrs. Cook di-vorced him and he then went to Paris, where he lived for a number of years until re-cently.

It was a surprise to many of his surviving

acquaintances to know that he had returned to this country to die.

"BOB" COOK, to those who knew him best, was a brusque but companionable and genial soul. He was never popular among men though because of certain peculiarities of tempera-

ment and action. Accustomed to dominating younger men as coach and rowing tutor at Yale, the habit of command grew with his years. He brooked no opposition to his will or decime

lesires. His word was law around the Press business office, and his orders were delivered,

sometimes. In a manner that provoked the bitterest resentment. An uncontrollable temper, under certain

circumstances, marked his conduct. On one occasion it almost cost him his life, He got into an altercation with a gigantic Negro employed in the pressroom late one

night. With an equally ungovernable temper the Negro seized a hatchet and dealt the busi-ness manager a blow on the head that al-most brained him. The Negro went to prison and Mr. Cook

carried the visible scar of the assault to his

TNNUMERABLE stories were told by old Press reporters and editors about "Bob" Cook's vagaries along in the "nineties." He could be found, usually, on late after-noons in the cafe-bar of the Bellevue Hotel,

which occupied the present site of the Manu-facturers' Club. One of his peculiarities during these times was to assiduously cultivate the acquaint-ance of any young reporter who happened into the hotel.

Finally, in the excess of this temporary interest, he would notify the neophyte that from that day his salary was doubled. Accepting the business manager's word as gospel, the chagrin of the victim can be imagined when on Friday, which was salary day, he discovered that the remained main

day, he discovered that the promised raise was not visible in his envelope. One innegent, unacquainted with "Bob's" tempermental idiosyncrasics, bearded the lion in his den in the rear of the counting

room with a polite request for an explanation. He got it.

He was fired on the spot.

WHEN E. M. Boyle, for years the finan-W cial editor of the Press, died he left behind a splendid library of Byron's works

Judge John M. Patterson has a rare li-brary of Dickensiana. The late Colonel John P. Nicholson had the finest Civil War library in the United State

States. Thomas Donaldson, father of State In-

A as well as of the home and is one of the greatest necessities of the world today. surance Commissioner Thomas Blaine Don-aldson, was a collector of Indian literature and legends. He had lived for a number of years in the West. Now comes Feedmand II. Graser with a "To restore the world to normalcy," said Mr. Lloyd. "the extravagant waste which

library of over 2000 volumes, much of which relates to Stephen Girard, his life and



SHORT CUTS

It is easier to repel an attack than dispel a suspicion.

Why not let the Chautauqua Assocition stage a League of Nations?

Relations being strained, "Dry up says Prohibition to John Burleycorn. Government and municipal bonds and mortgages on real estate. "As between the deposit in a mutual sav-

The one thing Irish irreconcilable appear to be able to do well is to alien public sympathy.

Charles W. Morse wants to go to Ro to consult Machiafava, he says, but u public suspects Machiavelli.

can be withdrawn either in whole or in part as the occasion demands, while with an investment, if only a part of the money It must be admitted that Preside Harding is showing the courage of his co

ings bank and an investment in stocks and bonds, much may be said in favor of the former, especially for those of limited income. In the first place, a deposit in a mutual savings bank is drawing interest and the interest is certain. Secondly, the money on deposit is available when it is needed and

control that insures its actual and complete obliteration. Virtually all the money which made this work possible in Philadelphia and throughout the length and breadth of the country was given in the Christmas holis days, out of the Christmas spirit of pasyears to the National Health Council, by people whose letters and puckages hore the iny Christmas Seals which are everywhere apparent at this time of the year. The nenules and dimes of hurried shappers, moved ouddenly by a thought of what Christmus is about, menint more in the aggregate than the large gifts of the rich in a novement which is still in progress to help the 30,000 people in this city who still are sled or throatened with tuberculests.

Since Christmass good-will as similaring tuberculosis, it is a little too much to say that the time of Christmus miracles is past

MR. VARE WOULD MARCH

mIME and again-and often in oddly ple turesque ways-it has been demonstrated that a Philadelphia politician, once he i enturated with the unditions of a ruling faction, cannot get it into his local that times have a loobly of charging and that we are not now living in the sightles. Anald, all the barsh realities of the hear he is apt to feel like a man in a strange and far country. Memories of things accepted and familiar long ago are the substance of his philosophy, Such a man will often feel a need of self-assurance. He will wish to prove to himself and to the world that he has a grasp upon life and public affairs. Give him, then, a hand and a drum major and a marching delegation and a non-skid silken hat for his head and a set of spats. and his contribute in himself and his faith in the future will be restored. His soul, will be strengthened and refreshed. He will no longer suffer from a lowering sense of isolation from life and political rationality He will be comforted as a man is comforted who finds refuge from darkness and storm and loneliness.

It is characteristic of Philadelphia, where the instinct of factionalism always has been deep-rooted and almost ineradicable, that it can still produce a political marching club. Blakely McCaughn tool; a heautifully contumed squad and a band and a drun, major to Washington for the inauguration of President Harding and to do honors to the late Senator Penrose. Even Mr. Penrose, who had a great respect for tradition, frowned upon the demonstration, and Mr. McCaughn and the band and the drum major and the attendant company had to do their marching in a side street. Now it is Senator-elect William S. Vare who would repeat that performance at Harrisburg, where marching clubs went out of fashion years ago. The Senator's plan to force small tob holders to spend the price of a rather olly Christmas on high hats and spats and canes, to take from the tiny salaries of some of the smallest and poorest members of the old organization the money needed to fill the Christmas stockings of downtown children, in not nice. It ought to be stopped. There ought to

be a rebellion or an injunction of some sort to stop it. Mr. Vare was not originally Pinchot man. His desire to do such onors as can be expressed through a marching club on the occasion of the coming inaugural may have various explanations. Doubtless there is in the back of his ind an Instinctive wish to do honor to

the law either so far as amounts, that compete the prison inspectors to forbid the use of tobacco by the prisoners. Indeed, the inspectors are to permit the use of chewing tobacco after January 1, so that next year the prisoners can do with impunity that for which, according to the statements made by the prisoners, they have been this year subjected to solitary confinement without food.

The Grand Jury will begin its investigaions, therefore, with knowledge of the admission by persons in authority that some of the ex parte statements are true and that there is no justification in the law for the abuses which are charged

There was hardly any need for warning

he jury against writing a tract on prison reform after its investigation. The purors are intelligent and humans crizens, con-fronted with the task of frequency into the practice of informatory in the treatment of prisoners. They are discover over after evidence of specific aboves and to describe what those almost are, all a Aler to their correction by the stoped methoration. If correction by the project interview of the they find that some of their sub-to-corrected only by changes in the bas, they are likely to recommend such charges as some desirable, especially provisions for providing wholesome occupation for the converse during the term of their impresembent.

Whether the unvestigation is the Grand Jury will take the place of the investigation by the Board of Judges demanded by Couneilman Repers treadquan due not yet ap-pear, The resolution is still pending and the Council is resenting the attempts of Dr. Reeves to place upon to the re-polisibility for the food served to the prisoners. It usists that it has always appropriated what he Bourd of Inspectors has asked to provide the prison supplies. The sum amounts to hour \$70 a year for each prisoner, which at the present price of food does not seem adequate. But this is all that was asked for and all that was appropriated in the budget just approved by the Council,

It is clear that the time was about ripe for an inquiry into what has been going ou it Holmesburg.

PEPPER ON THE SENATE

SENATOR PEPPER, being a new arrival in Washington, may be able to view his colleagues and the system in which they function with an unspolled and unprejudiced eve. It is only fair to assume that he can discern at the Capitol many small virtues and pobilities which the faraway public cannot see.

His formal defense of the Senate and his suggestion that it is too often criticized carries a note of fine chivalry. And yet it does not carry conviction to a public which has some reasons to feel that if it didn't shout and throw an occasional verbal brick it would be forgotten altogether in the upper

Mr. Pepper will have to talk often and loquently to convince the people of the United States that their Senate is a sensitive, great-hearted and sadly misunderstood hody of men. One of the traditional duties of the electorate in the United States is to remind these sages that there is a President, 1 ington.

a judicial decision, as this newspaper has pointed out many times in the past. It is not a judicial body commissioned to establish justice, but an arbitration board bound its very nature to reach a compromise which may or may not be just. The suggestion that its functions be performed by an enlarged Interstate Commerce Commiston deserves serious consideration. And his suggestion also that some way be found sy which it can enforce its decisions in order to prevent an interruption in the operation of the railroads ought to be dopted. As soon as it is universally recognized that the public interest is supreme in railroad labor controversies the way will open itself and there will be an end of railroad strikes and tall, of them,

ASSESSMENT DUTIES

TN PHILADIA, PHIA assessment is the foundation of the political structure. It is the basis of franchise, precedent to registration and, of course, to voting. This fact, coulded with recent doubts cas upon the nutbennedy and completeness of assessment returns leads particular significance to the specific and binding instructions of County Countils-Joner Holmes to the division assessors now engaged in the December task of possesto-house visitation to enumerate the electors.

Mr. Holmes serv properly points out that the entrypes of potential orders will de-termine the number of Connellmen to which each district will be entitled for the four years beginning January 1, 1924. The necessity for making cureful returns concerning the women, work that has thus far been somewhat imperfectly performed, is also duly entitiesized.

Incorrect assessment may be, as has been shown in the past, a convenient agency of political corruption. It is not always easy to demonstrate whether exact information has been given to the official investigator or whether deliberate misrepresentation of incts has been practiced.

The charges of Frank Enter, that assessments in organization wards have been full while electors in independent sections of the city have not been enrolled, are too serious to justify on the part of the County Commissioners any course but that of the most rigid and painstaking scrutiny. Non-property holders when not assessed

are debarred from purchasing poll tax receipts, which are credentials for registration. Non-registered citizens are denied the vote at election time.

It is the duty of all adult Philadelphians to co-operate effectively with the assessors in their work. Maids or other representatives of occupants of dwellings or apartments should be instructed to give complete information concerning the number of realdents. Soon after the Ninetcenth Amendment went into effect thousands of women were disfranchised in this city for failure to heed the demands of the situation.

Assessment faithfully computed is in the echnical sense the cornerstone of citizenship.

The fact that editorial opinion in Mexico City is to the effect that it To Remove Resentment is the political policy o he United States to isolate Mexico from

the rest of the world seems to make it the part of wisdom for the United States Government to invite Mexico to participate in the Central American conference in Wash-

works. Mr. Graser is a graduate of Girard College, '96, and his library had its origin in the books which he received as Girard premiums for excellence in conduct and scholar

ship. He tells me that his collection of books pamphlets and sketches of Stephen Girard, exclusive of autographs, letters and other material of the great founder of Girard College, is constantly growing.

I fancy that he has spent a small fortune gratifying his taste in this direction. Mr. Graser was a newspaperman in this

ty a quarter of a century ago. II. is a graduate of the University of ennsylvanin.

Later he was an instructor at Temple niversity in history and economics.

A. Gifford Pinchet's managers, acting as secretary of his Campaign Committee, has had a most remarkable experience in practical politics.

With all that, he is only forty-two years

Opinion in Chambersburg and the Pennsyl-vania Grange News in 1908 also had him as its editor. He handled legislation both at Washington and Harrisburg for the State and Na-

tional Granges. In 1910 he assisted in organizing the National Republican League, with headquarters

and Detrich started to manage the Pennsyl-vania campaign for the Westerner.

friends in a fight for delegates for T. P. He was one of the secretaries of the last Republican State Convention in 1912. f the

HE WAS secretary of the Pennsylvania delegation to the National Convention

at Chicago that year. When the Washing Washington Party was organin this State he had charge of the details.

The late Thomas L. Hicks was elected chairman and Mr. Detrich secretary of its State Committee. When Gifford Pinchot in 1914 was a can-

didate for United States Senator against Penrose, Detrich ran his campaign as State chairman of the party. Governor Brumbaugh appointed him Su-

Governor Brumbaugh appointed him Su-perintendent of Public Printing and Bind-ing, but he declined the office. In 1917 he was appointed chief examiner under Denny O'Nell in the State Insurance Department Department.

DENNY O'NEIL'S unsuccessful campaign for Governor in 1917 closed Mr. Detrich's activities temporarily, for he en-listed as a private for the World War. He entered a school for adjutants at Fort Oglethorpe, Ga., and gained a commission as captain.

Assigned to a unit as adjutant, he was about to sail for France when the armistice was signed.

After that he became secretary of the Grange Committee on Conservation, of which Mr. Pinchot was chairman. When Pinchot was named State Forester Detrich organized the Committee on Resto-ration of Pennsylvania's Timber Production.

In the Legislature of 1921 he put through all the forestry legislation without opposi including the appropriations. tion.

Early in the present year he organized Early in the present year he organized Pinchot-for-Governor Campaign Committee, which resulted in the letter which called Pinchot to be a gubernatorial candi-

date. Detrich was secretary of that committee till after Mr. Pinchot's election.

Mr. Lloyd, the extravagint wagent waste is now going on all over the globe—a waste of time, money, effort and even life—must cense. The foundation of thrift is work, hard work and plenty of it. The more work there is to do, the more expert the individual becomes in saving time, and time saved means greater (ccomplishments and consequently greater material rewards.

S. B. LLOYD

On the Necessity of Saving

THRIFT is the backbone of the Nation

according to S. B. Lloyd, vice president of the Philadelphia Savings Fund Society.

Daily Talks With Thinking Philadelphians on Subjects They

Know Best

Common Sense in Spending

"Having worked and saved, the next step is the spending, and as the late Theodore Roosevelt wisely pointed out, when common and when the money is needed it may not be obtainable without a loss, while sense is applied to spending you have thrift. "Philadelphians are, on the whole, a money in the savings banks the whole or a part of it is available at any time. thrifty people. About one out of every four inhabitants of this city has a savings account s service, and that service is to encourage in one of the six mutual savings banks, and thrift and to help people to save. Their one ambition is to make that service so the foresight of these individuals was well repaid during the dreadful period of financial vital to the community that instead of help ing one out of every four persons in this depression and unemployment out of which great city of ours, our service will we are just emerging.

asked of savings fund officials is: 'What is the best way to save?' There is only one answer to this, and that answer is that to save successfully it must be done regularly and often, no matter how small the amount of the individual deposit may be.

"Contrary to a very general impression. the savings banks do not in the least object to small deposits. It was to provide a depository for such savings that the mutual banks were first established. An savings ccount may be opened in them with a ittle as a dollar and interest will be paid when the total amount reaches \$5. Interthereafter paid on all multiples of \$5. All these small amounts are welcome

Helping Small Depositors

"Prior to the year of 1816 there was no bank in Philadelphia, nor, for that matter, in the country, where small savings could be deposited and draw interest. To meet this need of persons who could not bank in a large way a group of prominent men in Philadelphia associated themselves together and at their own expense opened an office and took turns behind the counter ecciving deposits and paying depositors. This was the foundation of our organiza-tion, and from that day, 106 years ago, it has grown until there are now 273,037 depositors and the deposits total more than \$165,000,000 with total assets of more than \$1\$1,000,000.

"The need of such an organization in Philadelphia was apparent from the very beginning, and on the last day of the year 1816 the deposits amounted to \$1043.52. It is true that this is not an impressive sum when present-day figures are considered, but it showed that such an institution was badly needed and that it filled a public want.

to this rule. But it looks to me as though this orgy was over and that the Amerby some of the figures of amounts and transican people are again back to common sense actions which we have had. In a single business day 601 new accounts have been in the matters of saving and of spending. opened and on another day we completed 6179 transactions on the receiving side and ployment that existed in this city during the worst of the period of depression, the figures of deposit which I have quoted. have actually taken in within a ten-hour day \$757,681 in small amounts. This last which, it must be remembered, are for one institution alone, are perfectly astounding. transaction occurred, too, at a time when there was a rule, since abolished, that a person could not deposit more than \$500 in not a very great amount of it. Some of the any one year. And ours is only one of the trades, such as building, are rushed, and find it almost impossible to get men, but six mutual savings banks in the city.

"Why do the people patronize the mutual savings banks to such an extent? In the first place, the mutual savings bank has no stockholders and, therefore, no dividends to earn or divide. All the assets of these earn or units. All the assets of these institutions are used solely for the pro-tection of their depositors. The safety and care of the depositors' money is the first and only consideration ; whatever money may be earned goes to make the money of the depositors more secure.

"The deposits of a mutual savings bank are not subjected to business risks, and the

needed, the whole investment victions in the matter of ship subsidy. might have to be sold in order to obtain the required cash. The "Marriage of Isaac" has been d

with

Market Fluctuations

"The thought of the mutual savings banks

closed in this city after three centure One simply can't keep these things secret. "In addition to these reasons, an investnent is subject to market fluctuations whether it be in stocks, bonds or real estate,

It will perhaps reassure the little on to learn that, although thousands of sig and sleighs and kiddle cars were burn at Kane, Pa., Santa Claus is undismar claring there are lots more at the Not Pole.

What Do You Know?

QUIZ

extended to every man, woman and child What implement of warfare was know as "Brown Bess"?
 Who was Warren Hastings?
 Where is the intersection of latitude and longitude 0.2 within our geographical area. "I think, on the whole, that the war taught people to save. In our own insti-tution at any rate there has been a sensible

increase from the time the war broke out until the present time, both in the number of the depositors and in the amounts which they deposited. Of course, the amounts are

 Where is the intersection of latitude and longitude 0?
 What language is spoken in Mada gascar?
 What is a cayman?
 What is a cayman?
 What is the name of the Spanish Parlia ment?
 What is the name of the foreign trade of the United States is carried in shift flying the American flag?
 Name three prominent Italian militar commanders of the World War?
 Where is the lvory Coast?
 How many roods make an acre in squat measure? lower now than they were during the peak

"The war also made many investors in securities among those who, previously to that time, had never owned securities of any measure? Answers to Yesterday's Quiz

This was especially the case with the Liberty Bonds. We took care of the iberty Bonds for such of our depositors as lesired us to do so, collecting their coupons and crediting the amounts in their bankbooks

War Made Investors

"To show to what an extent the war influenced savings, we received on deposit from January to November of 1917, \$28,-000,000. In the same period of the following year there was a gain of a million, making the deposits \$29,000,000. Then came a big jump in 1919, when we took in \$43,-000,000 and an increase of \$2,000,000 in 1920, the total for the same period then being \$45,000,000, which was the highest point reached. In 1921 came the depression and the deposits for the eleven months sank to \$35,000,000, and they were also \$35,000, -000 in the present year. So they have a little more than doubled from the time we

"When you consider the amount of unem-

"There is still some unemployment, but

Still, one of the most encouraging things

seem to have regained their sense of pro-

portion and that they are both spending

Sympathy in a case like this is about evenly

people

Chicago woman alleged

to be a typhoid carrier

all of the trades are not yet entirely

more wisely and saving what they can.

about the whole situation is that the

Isolated

of the high wages.

Answers to Yesterday's Quiz
The term Levant literally means risin applied to the sun; hence by extension the sunrise, the east, the Orient. The sunrise, the east, the Orient The sunrise, the east, the Orient The sunrise is the come to signify the region east of Hally, lying on or near the Medite ranean, sometimes reckoned as a tending cast to the Euphrates and a taking in the Nile Valley, thus is cluding Greece and Egypt. Merespecifically, the Levant is the coarregion and islands of Asla Minor an Syria. The name was originally give by the Italians in the form "Levante 2. The Millboy of the Slashes was a name given to theiry site bay heat the substances of his boyhood.
Thirty-two to thirty-six bushels make chaldron, an English weight a measure for coal and coke. In the Millesian Tales were short stories a witty and salacious charact greatly in vogue among the Greand Romans. The name aross from collection of tales by Aristides. Miletus. They were translated in the substances. went into the war to the present time. Orgy of Spending Over "Of course, when any nation is thrust into such sudden and unprecedented prosperity, an orgy of spending is bound to follow. The United States was no exception

collection of tales by Antoni Diogenes, compiled by Aristides, Miletus. They were translated in Latin by Cornelius Sisenna. The original tales are now lost, but the name is given to stories of a linear to the s nature. Champaign is flat and level ground, clear and open landscape, a brown treeless plain; hence any level. W ruffled suface. Champagne is highly effervescent wine, typical amber-solored, made in Marne adjoining departments in France. Pilsudski is President of Poland. St. Paul's Cathedral, in London, w designed by Sir Christopher Wron. W

St. Paul's Cathedral, in London, designed by Sir Christopher Wren, framous English architect.
 The Jewel called the Great Mogul was an Indian diamond said to have be seen at the court of Aurungzeb 1665 and to have weighed 280 carai
 The War of the Pacific is the name con monly given to the war waged Chile against Bolivia and Peru 1879-83. Out of the Chilean victor arose the protracted Taena-Arica de Chile Against Bolivia Chile Against Bolivia Chile Chile Against Bolivia Chile Against Bolivia Chile Against Bolivia Chile Against Bolivia Chile Against Chile Against Chile Against Chile Chile Against Chile Against Chile Chile Against Chile Chile Against Chile Chile Against Chile Chile

ande against Bolivia and Peru 1873-83. Out of the Chilean victor arose the protracted Taena-Arica di pute, of which a settlement is now last under way.
Pasquale Paoli was a celebrated Cor can patriot. He became generalisis and head of the Corsican Governmen in 1755, carried on a war again Génoa, was driven from Corsica England by the French in 1769. I returned to Corsica as licutenant general in 1796, formed a conspiracy with the aid of Great Britain again France, became generalissimo in 17 and finally left Corsica three yea later. He died in England in 18 Fraoli, in Eastern Pennsylvania, mamed after him.

The Mutual Savings Banks

has gone on a hunger strike because authorities will not permit her to continue her business as a cook divided between the Health Board and the are not subjected to business trace, and the institutions confine their investments to the most conservative types of investment avail. shie, such as underlying railroad bonds. woman. Apparently the only work she may safely tackle is something in the open air free from human contact.

"That this need still continues is shown

"One of the questions most frequently

He is particularly distinguished for his sceptionally fine collection of Girardiana.

NEVIN DETRICH, who was one of

His career began as editor of daily Public

Washington. It was then a La Follette organization,

He swung the party machinery behind Roosevelt the following year and joined his

That body elected him secretary of the State Committee, succeeding Harry Baker.