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**TUESDAY EVENING, AUGUST 25**

**BUILDING ASSOCIATIONS**

THE building and loan associations of Pennsylvania, assisted in building or purchasing 19,531 homes during 1913 for their shareholders, according to the annual report of State Banking Commissioner William B. Smith, made public yesterday.

Nearly 20,000 people own their own homes, or are paying for them, as a result of the building associations. This is saving on a vast scale. Very probably many of the home builders or buyers would have found means through the banks or otherwise to borrow the money with which to make the desired investment, but unquestionably the associations were of vast benefit to many who would without their aid still be living in rented homes.

Any means of saving is to be encouraged. The building and loan organizations have been of vast service in the development of Pennsylvania and Commissioner Smith is quite right in warning the managers of some of them against overstepping the bounds of their usefulness. These associations have certain very definite lines to follow and to leave them is not only to endanger the savings of hundreds of shareholders but to engender in the public mind a distrust that ought not to exist and which past experience does not warrant.

President Wilson has let it be known that he will, perhaps, make one speech in Pennsylvania, probably at Pittsburgh, during the present campaign, and that he will speak for A. Mitchell Palmer, the Democratic candidate for United States Senator. Fearful of having the people resent his interference in Pennsylvania politics, the President hesitates to do more than say a word for Palmer. It will also be the effort of the Democratic machine to avoid a discussion of the tariff, knowing that the direful results of the removal of protection will do the Democrats no good in this year's fight.

**OUR TREES**

THE loss of a half-dozen or more trees in the River Front park during last week's storm shows very clearly that, if Harrisburg does not need a shade tree commission, as members of the City Council seem to think, the city does need, and very badly, too, somebody to pay particular attention to its trees. Those that were blown down might have been saved by the timely attention of a tree doctor.

The Special Park Commission of Chicago gave, in a bulletin, a reason for good care of leafy assets and for planting more. "The commercial value of the tree should appeal to those who are not touched by its civic and aesthetic value. The real estate man knows that a tree-bordered street means high-class property, which grows in value with the growth of the tree. Trees are inviting and encouraging to outdoor life. It is partly for this advantage that those who have the means seek homes in the suburbs and farther in the country. There they can enjoy trees in their native splendor and fill their lungs with the pure oxygen generated by the abundance of plant life."

Trees conserve the health and life of the residents of our overcrowded cities. W. A. Murrill, in a bulletin issued by Cornell University, states: "Trees add to the healthfulness of a city by cooling and purifying the air. Besides cutting off the direct and reflected rays of the sun, foliage, by evaporating large quantities of water from its surface, exercises a marked effect on the temperature. The reduction of the temperature in this way is greatest on dry, hot days when such reduction is most needed. Leaves also absorb impure and hurtful gases and manufacture oxygen needed by humans for respiration. Circulation of the air, due to unequal temperature, is likewise promoted by trees properly pruned and arranged; while the air of basements and cellars is rendered less humid by the removal of surplus water from the surrounding soil through the medium of roots and foliage."

In some of our cities, and Harrisburg is one of them, trees, instead of being beneficial to the community, through neglect and ignorance, degenerate to a source of injury to the

public. For instance, in Chicago the Special Park Commission reports that there are more than 3,000 dead trees standing in the streets of Chicago at the present time. In addition there are even a larger number of trees that are partly dead and badly in need of trimming. The dead trees are liable to fall at any time, especially in a wind-storm, making them a source of danger to passersby. They also afford excellent breeding places for injurious insect and fungus pests, which multiply on these dead trees and branches, from which they are carried to the living trees, where they continue their destructive work.

The lack of municipal control has permitted street trees to suffer from carelessness of citizens, who have mutilated trees by bad trimming and by collision of vehicles, used them for hitching posts, allowing their half-felled horses to bite, gnaw and tear off to do about it? Our trees are worth money. Are we to maintain a nursery to grow young trees and not pay any attention to those already in their prime?

There is to be another pow-wow at the Democratic headquarters in this city to-morrow over the fusion schemes that have been incubating for some time, but the Washington party voters are already revolting over the plan to give the Democrats the chief place on the ticket and all the patronage in the event of an election of the combination. Whatever is done in the way of fusion is almost certain to be rebuked by the people at the polls.

**HELP IN TROUBLE**

A WELL-INFORMED correspondent writing to the Philadelphia Inquirer from Washington says the Wilson administration leaders are in a panic over the tremendous responsibilities which have been suddenly thrust upon them as a result of the European war. They are now calling for help from the various sources of power, financial and otherwise, which they have been endeavoring to discredit since the beginning of last year. It appears that the very financial plan adopted by the administration leaders to make available a billion dollars for distribution among the banks was proposed by a leading banker in Washington who has been the special object of administration resentment.

You see (continued Mr. McCormick), instead of training up a generation of boys accustomed to the criticism and disparagement of their own State, we seek to promote such a Pennsylvania esprit de corps as will make it impossible for political evils to survive in a new atmosphere of militant civic and patriotism. From McCormick's statement.

This is the busy little man who proposes to train up the boys so that they will not be accustomed to the criticism and disparagement of their own State, and this same McCormick has been one of the worst offenders in all the history of Pennsylvania against its good name and reputation. Those of his ilk are constantly abusing the State and misrepresenting its splendid achievements.

**"THRIFTY DON'TS"**

S. W. STRAUS, president of the American Society for Thrift, has issued a card of "thrifty don'ts" that ought to be framed and hung in the kitchen of every housewife interested in keeping down the high cost of living. Here they are:

- Don't telephone for groceries unless you specify as to quality and price.
- Don't run in debt for necessities; cash buying is always the better buy.
- Don't be without the fireless cooker; it will soon save its cost.
- Don't get a monthly supply of staples; buy in bulk.
- Don't fail to explain expenditures and to keep inside the limit you fix.
- Don't be ashamed of saving pennies; other wise you are "easy" prey.
- Don't add to delivery expense by ordering at the last moment. Keep ahead of actual needs.
- Don't patronize loan sharks. Get a cooperative credit union started to finance your needs.
- Don't buy vegetables out of season and expect low prices.
- Don't think merchants need be capitalists. One can be a spend-thrift with a dollar as well as with larger sums.
- Don't let false pride cost you money. There is no happiness in it.
- Don't let your sure you are getting the most possible out of your expenditures; learn what "hard buy" really is.
- Don't forget that peace of mind is better than things you cannot afford.
- Don't forget either that you always can afford courtesy, kindness and a smile.

It is safe to say that any woman following strictly the advice laid down in the foregoing can cut her expenses 10 per cent. Too often we blame high prices when we should blame our own inclination to careless expenditure. System is needful in the management of the kitchen just as it is in business. The woman who is letting 10 per cent. of her household expenses, or even a smaller proportion, get away from her without proper return is wasteful, and a wasteful woman ought to be the last person to complain of high living costs.

It is a bad day for the bosses that is dawning. — Harrisburg Patriot.

This is a remarkable confession so early in the campaign and it is another sign of the inevitable wreck of the Democratic machine.

—Mayor Joseph Armstrong, of Pittsburgh, is arranging for an Old Home Week.

—The Rev. E. E. Blunt, of Leechburg, is safe in London after an exciting time in Germany.

—The Rev. L. Leonard Levy will make an address on world peace, which he had prepared for the peace conference, but could not deliver before the Allegheny county teachers' institute Thursday.

—W. W. Coxe, of Philadelphia, has returned from Europe after some stirring times in the Balkans.

—Congressman R. E. Diefenderfer, of Norristown, does not approve of Japa's action in the war.

**EVENING CHAT**

It is entirely in keeping with the unusual "peace" conditions of this year for the Fall campaign to start before the traditional sixtieth day prior to the November election. Generally the campaign gets started on Labor Day or some time a few days before, but generally someone about sixty days before the election. On September 2 the standard treatment of three big parties in the State will have been out on the firing line some time and the nominees of the less aggressive parties will probably be busy. Governor Tener started his campaign about September 2 and his rivals, William H. Berry and Webster Grim, got under way about the same time. Labor Day was the starting time for the Stuart and Emery campaigns in 1906 and Pattison got out on the stump about September 15, 1902. Judge Pennypacker got his campaign going in the summer of 1904. He was joining his campaign party a little later. This year Dean Lewis and Pinchot have been campaigning ever since the summer of 1913. They have been continuing their primary campaign. McCormick has been fitting about for over a month, having spent his time in the "hazy" from the limelight. He went to Virginia to take a rest, but came back when the weather was hottest. Congressman Palmer has been less strenuous and has made a speech every now and then, just as has Penrose. Palmer has fitted in some golf and Penrose some yachting. Dr. Brumbaugh went to Maine immediately after his arrival. His devoted wife and his appearance at Pittsburgh to-morrow is his first. The doctor will open his campaign with an address before the Republican State committee and keep going one of his engagements being in his old home county of Huntingdon Friday, the day McCormick will be in Harrisburg. The doctor's appearance is going to be a great old campaign and it is going to start early and be marked by fighting along a front almost as long as that of the European war. Incidentally, it is going to be a decisive affair.

You don't believe in spooks? Ah, but that doesn't prove the same thing. There is a spook, a really, honest-to-goodness, graveyard spook out in the Harrisburg Cemetery! At least that is what the small girls of Allison Hill will tell you. The dozen lassies in question, it seems, are in the primary grade of the Lincoln school building and during the summer they have been frequent visitors to their teacher, who lives in North Cameron street. The shortest road home is through the Harrisburg Cemetery, and despite frequent warnings from their teacher and parents, the girls have insisted on going home through the graveyard instead of around it.

The largest yesterday evening about dusk after a visit to the teacher's home, when she was urged to go around the cemetery. "Who believes in ghosts?" I don't. And you? "I don't know." But it was an entirely different minded crowd of girls that ran up to an Allison Hill woman on the State street side of the cemetery yesterday evening. "Save us! There's a ghost after us!" "Where?" soothed the motherly lady, gathering up the white-faced youngsters. "Over there!" they sobbed, pointing toward the edge of the cemetery. And, sure enough, "over there" was a white-figured figure, slowly, advance toward the girls. "Save us! There's a ghost after us!" "Where?" soothed the motherly lady, gathering up the white-faced youngsters. "Over there!" they sobbed, pointing toward the edge of the cemetery. And, sure enough, "over there" was a white-figured figure, slowly, advance toward the girls. "Save us! There's a ghost after us!"

Efforts to put out the fire in the Blair county Democratic committee as a result of machine methods provoking the men elected by the people will be made by Blair county State Chairman Morris and the Bosses. If necessary Candidate McCormick will stop off on his way home from Cambria county on the latter part of the week to stop the warfare. The Democratic organizations in Philadelphia, Luzerne, Susquehanna, Huntingdon and Luzerne counties, who gathered here to attend the Blair county Democratic committee, will be held in session at the Philadelphia and Eastern Pennsylvania hotel.

According to stories which are going in the city there is by no means much of a shout over the statement that President Wilson is coming into the State to make speeches. Not cheering for the Democratic Overcoming machine ticket. It is generally recognized that things are not, what they are, and that they should be in regard to the President in this State. If the President comes in and makes his plea for election of Democratic congressmen it will be a great relief to the people. Some Democrats are said to be urging that Bryan, Daniels and their kind be kept out and to point out that they will only irritate many Democrats who are disgusted with their policies.

Judging from what the Harrisburg Patriot prints to-day, the Washington party men in this community are not taking any steps to stop the Democratic Overcoming machine ticket. It is generally recognized that things are not, what they are, and that they should be in regard to the President in this State. If the President comes in and makes his plea for election of Democratic congressmen it will be a great relief to the people. Some Democrats are said to be urging that Bryan, Daniels and their kind be kept out and to point out that they will only irritate many Democrats who are disgusted with their policies.

**POLITICAL SIDELIGHTS**

Apparently the Bull Moose is not thinking of sharing his way with the Donkey in this county anyway.

Judging from remarks, some people are not greatly impressed by the McCormick-Creasy agricultural rant. They have both been in the limelight too much.

Chairman Bromley is not prominent at Democratic State headquarters.

The best part about the Republican welcome home policy is that the people are getting back.

Dr. Brumbaugh will be given a great ovation in Pittsburgh to-morrow.

**ITS OWN ANSWER**

[From the Lebanon News.]

Married to the wife of the late Senator, says that the new drama should consist of calamities happening in the time in Germany.

There are over ten new productions do have that effect.

**WELL KNOWN PEOPLE**

Colonel Frank K. Patterson, who is in charge of the rifle practice camp, has been in the National Guard for over thirty years. He is a veteran of the Civil War.

—Mayor Joseph Armstrong, of Pittsburgh, is arranging for an Old Home Week.

—The Rev. E. E. Blunt, of Leechburg, is safe in London after an exciting time in Germany.

—The Rev. L. Leonard Levy will make an address on world peace, which he had prepared for the peace conference, but could not deliver before the Allegheny county teachers' institute Thursday.

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**MORRIS TALKING OVER SITUATION**

Bad Conditions Require Conferences With Democratic Leaders Through State

OFF FOR MEETINGS TODAY

Prominent Republicans Go to Pittsburgh; Wilson Coming Not Being Well Received

Coincident with the meeting of the Republicans at Pittsburgh this afternoon State Chairman Roland S. Morris is expected to have some conversations with Democratic leaders from various counties about the difficulties into which the McCormick machine's campaign has fallen. The State chairman was expected at the Market Square window about 1 o'clock and a number of men whose names were not made public were booked to meet him.

The morning day there were denials of stories that meetings of the Democratic State committee or the executive committee were contemplated. It was stated that the campaign was progressing and that no meeting had arisen to require a meeting of the committee. As a matter of fact, one man pointed out, the fusion scheme can be worked out by the State committee being consulted, things being so framed that the bosses can do as they will without running the risk of bringing opposition from the men directly elected by the people.

County Chairman William H. Horner, State Committeeman Frank A. Smith, A. S. Cooper, secretary of the Republican county committee, and Blair county State Chairman Morris and the Bosses. If necessary Candidate McCormick will stop off on his way home from Cambria county on the latter part of the week to stop the warfare. The Democratic organizations in Philadelphia, Luzerne, Susquehanna, Huntingdon and Luzerne counties, who gathered here to attend the Blair county Democratic committee, will be held in session at the Philadelphia and Eastern Pennsylvania hotel.

**EDITORIAL COMMENT**

Gold a joke in Paris.—Headline. No joke to the stranded tourists for whose benefit it was sent to Europe. The same thing will happen in other branches of trade if the Government will only keep its hands off long enough.

Secretary Bryan's notion that the Mexican incident would have more weight if we were not keeping so much of our army down there.—Philadelphia Press.

**JUSTICE LURTON'S WILL**

[From the Philadelphia Record.]

The carelessness of Justice Lurton of the Supreme Court, in leaving a will which is invalid because he failed to have it properly witnessed, though it is the same thing which recalls the similar case of the late Chief Justice Paxson, of this State. The Chief Justice reported to the Legislature that after his death it was found that through his neglect to have his will attested his desire to establish a great cultural school, to which he left the bulk of his large fortune, could not be carried out. The loss fell on the public, for the legal heirs had the will set aside and divided the money.

**BOOKS and MAGAZINES**

Scribner's Magazine for September publishes the first reproductions in color of many of the notable mural paintings which fit into "The Color Scheme at the Pacific Exposition." Jesse Lynch Williams describes how the chief of color and decoration, Jules Guerin, has devoted himself to elaborate and wonderful and original color scheme. Buildings, sculpture, the great wall, are all to be of the rich ivory-yellow found in the Roman Forum; the very roofs of the buildings are to be of a green pattern, so that from the hills of San Francisco you will look down on a mass of color arranged with a design like a great rug. The mural paintings fit into the whole scheme as pictures in a frame. The night effects have also been studied so that there may be even more color by night.

Colonel Roosevelt narrates his journey "With a Mule Train Across Nhamiquara Land" in the Brazilian wilderness. The Nhamiquara are a strange wild tribe, absolutely naked, friendly and kindly. The Colonel says that "Nowhere in Africa did we come across wilder or more absolutely primitive savages." The illustrations show their bee-hives huts, their primitive archery, the Juruna River, the gigantic ant-hills taller than a man's head—and the Colonel vividly describes all these things.

The short stories are:

"The Make-Good Country," by Frederick Palmer, the war correspondent—a tale of war in the Balkans and the return to his old home of a native who had lived in America and accumulated American ideas. It is romantic and stirring.

"The Ragin' Ishtar," by Nelson Lloyd—an amusing tale of Six Stars and the trouble wrought by Willie Walker.

"Achilles the Butler," by Mary R. S. Andrews—another story of Bob in his Canadian fishing-club and a new guide with many eccentric and original characteristics.

"Anton Zaorski," by Winifred Louise Taylor, is a true story of a prisoner, told from her actual knowledge and from the letters and interviews which she had with him.

There are poems by Corinne Roosevelt Robinson, Maurice Francis Egan (our Minister to Denmark), and others.

The Field of Art discusses some notable etchings.

Two of Aylward's paintings of yacht-racing are reproduced in colors.

**ADOGRAM No. 11**

The man who is always cheerfully willing to "make good" seldom has to.

The merchant who has built up the reputation of his establishment through advertising is usually eager to refund the money if the purchase is not satisfactory. There is security to the purchaser in dealing with the men who advertise.

Merchants of this kind are seldom called upon to do any refunding, because they watch closely goods and service.

**HEADQUARTERS FOR SHIRTS SIDES & SIDES**

**OUR DAILY LAUGH**

Nothing in it. The lady's all stuff, 'bout gals' ruinin' after men 'bout the seaside resorts. I been here a week an' nothin' ain't even noticed me.

Mr. Ratt—I have engaged a detective to shadow my wife. Mr. Hare—I guess you'll be a widower then, instead of a grass widower.

Easy Mr. Elephant—I can stay under water for an hour. Mr. Hippo—I guess you'll be a rubber hose like you to breathe through.

**BUSINESS CAN TAKE CARE OF ITSELF**

[From the Philadelphia Public Ledger.]

The example of the St. Louis business men who are planning to finance a strike of the cotton crop ought to reassure nervous Congressmen. The president of the St. Louis Clearing House in the Government's cotton situation, as it is assumed whatever risk there is in doing the planters over the emergency. The same thing will happen in other branches of trade if the Government will only keep its hands off long enough.

**IN HARRISBURG FIFTY YEARS AGO TO-DAY**

Camp Curtin Regiment

The 202d regiment is now rapidly filling up in Camp Curtin. It is to be commanded by Colonel Charles Albright, an able and experienced officer, who was colonel of the 123d regiment, Pennsylvania Volunteers, and 34th Pennsylvania Militia.

**NEWS DISPATCHES OF THE CIVIL WAR**

Steamer Constance Sails

Harrisburg, Aug. 25.—The blockade runner Constance sailed yesterday, it is reported, for Wilmington, and being chased by a Federal gunboat, ran into Ketch Harbor, which place she left this morning, hugging the coast.

Hospital Steamer Leaves

Fort Monroe, Aug. 24.—The U. S. hospital steamer Atlantic, with 441 wounded men, all of the fifth army corps, recently wounded near the Weldon railroad.

**WHY, INDEED?**

[From the Chicago Tribune.]

Why should the Government buy a lot of old ships which will have to be sold at a loss after they are run at a loss in competition with new ships run by the very owners who are going to sell now to panic-stricken Uncle Sam? Perhaps what is most needed at this stage of the proceedings is some cracked ice on the throbbing Congressional brow.

**ADVERTISING**

THE ATLANTIC REFINING COMPANY

Don't ask for lubricating oil, ask for Polarine

THE STANDARD OIL FOR ALL MOTORS and insist on getting it.

Years of experience in oil manufacture enable us to say—"It is the best motor car oil that science and experience has produced."

Its increasing sales are conclusive evidence of the satisfaction of its many users.

A gallon will convince you.

If your dealer cannot supply it, telephone or call.

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**WESTERN UNION**

**NIGHT LETTER**  
THE WESTERN UNION TELEGRAPH COMPANY  
50 words overnight at the cost of the regular 10-word telegram.

**DAY LETTER**  
THE WESTERN UNION TELEGRAPH COMPANY  
50 words delivered during the day at 1 1/2 times the cost of a 10-word telegram.

**WEEK END CABLE LETTERS**  
24 words at even lower rates. Sent Saturday, delivered abroad Monday morning.

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