### HARRISBURG TELEGRAPH

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THURSDAY EEVNING, DEC. 16

Wherefore let him that thinketh he standeth take heed lest he fall.

-I Cor. 10:12.

where the control of the control of

be known everywhere. The famous Black Watch, for instance, is an ex-

the National Banks are charging usurious rates of interest. He has been called to task for his loose criticism by the executive committee of the American Bankers' Association,

The widening of North and Walnut COST OF OUR DEFENSE

The United States has only 634 complete field guns in existence, with 72 in the making. About 5,000 field guns are in the German army; at this writing the French command almost 7,000 guns. commensurate with the dignity of the cism by the executive committee of the American Bankers' Association, which shows, in a public statement, that the comptroller fastens on one-third or one-seventh of national banks the charge of assessing excessive interest rates and points out that

institutions which have small part of the top of the short terrace from the the \$165,000,000 of capital and a still smaller proportion of the \$1,580,000,000 of loans and discounts.

In Massachusetts there are three ditional roadway and provide a much offending banks out of 170 and in Virginia five out of 136. Most of the trouble seems to be in Georgia, where, according to the comptroller, sixtysix banks out of 113 are offenders and the capital stock of all the national banks in Georgia is only three-fourths, ment throughout. banks in Georgia is only three-fourths
of the capital stock of the Continental
and Commercial National Bank of
Chicago, while the loans and discounts of all the national banks in
Courts of all the national banks in
Courts of all the national banks in
Courts of all the national banks in Georgia, \$62,000,000, are approximately equal to the loans and discounts of the Irving National Bank of New York. Alabama figures in the same vergortion, with Texas about the same proportion, with Texas he will arrange a special

as a close second.

It is the opinion of the banking association, which has called Comptroller Williams to acount, that his statement is absolutely misleading and unjustifiable so far as it relates to national banks in general. He is charged with doing an injustice to the majority of national banks, and as the chief offenders seem to be in the Southern and Southwestern States the bankers believe they are the Southern and Southwester.

States the bankers believe they are warranted in the statement that the alleged practice of usurious interest alleged practice of usurious interest and Governor Brumbaugh's personal and Governor Brumbaugh's person not general and is confined to particular sections.

DON'T HIDE THE CANDLE UCH credit must be given the

MUCH credit must be given the Motor Club of Harrisburg for its excellent work in marking the Lincoln Highway feeders between this city and Gettysburg and also along the other route to Lancaster, as well as the road between Harrisburg and Chambersburg. While the winter weather interfered with the completion of the undertaking, the club will

one State's service to officerships and increase the number of regiments and various branches of the service, pay them for their time and give them some insignia by which it would be known everywhere. The famous Black Watch, for instance, is an example of what name and a tradition of the favorable signs of the favorable signs of the State in the total bear of the favorable signs of the general interest in the work of the City Planning Commission is the widespread discussion of its several projects for the improvement of the traffic conditions, especially in a suggestion that the proper way in which to develop the armed force of citizen soldiery that the country admittedly needs is to enlarge and develop the Guard. Advance worthy men in the State's service to officerships and increase the number of regiments and various branches of the service, pay them for their time and give them something to work for. Along this line it might be well to give each regiment some insignia by which it would be known everywhere. The famous Black Watch, for instance, is an example of what name and a tradition

ample of what name and a tradition will do for a military body.

But that aside, the thing to do, as Governor Brumbaugh says, is to see to it that we do not sacrifice that which we know to be good for a very doubtful experiment.

Growing out of the Capitol Park problem is the decision to widen the streets on three sides of the Capitol date for Republican national delegate in the Chester-Delaware district. Beale is a great friend of Senator Penrose.

—The Uniontown Record, the progressive party organ started in Faythe intention of the State authorities to broaden these highways so that there may not be the congestion which has heretofore been the cause of so much criticism. With the developtroller of the Currency, is again the with a broadside assertion that the National Banks are charsing treason, if for no other, the streats the intention of the State authorities —The Uniontown Record, the progressive party organ started in Fay-street tet country by W. A. Stone, the coal operator, has joined the Towne publications in the journalistic spirit load its surroundings are certain to grow in importance and for this reason, if for no other, the streats to broaden these highways so that there may not be the congestion which in the reason of the Composition which in the cause of so much criticism. With the development of the Currency, is again to grow in importance and for this reason, if for no other, the streats to broaden these highways so that there may not be the congestion which in the intention of the State authorities —The Uniontown Record, the progressive party organ started in Fay-detection of the Currency by W. A. Stone, the coal operator, has joined the Towne publications in the journalistic spirit land. Stone made quite a noise as a progressive party organ started in Fay-detection of the Currency by W. A. Stone, the coal operator, has joined the Towne publications. TOHN SKELTON WILLIAMS, the much criticism. With the develop-

consideration of the question numeri-cally is likely to be misleading.

In New York State, for instance, any of the trees along Third street; there are nine guilty national banks that all that need be done is to dis-out of 478, and it is suggested that pense with a sidewalk on the park side the nine offending banks are little and provide instead a footway along institutions which have small part of the top of the short terrace from the

experience as a planner in Philadelphia, as well as the interest of Audi-tor General Powell and State Treasurer Young in the development of the State property, insures broad and generous and intelligent consideration of all the problems involved.

### Politics in Pennsylvania

# THE CARTOON OF THE DAY



### TELEGRAPH'S PERISCOPE

"The result is that our prestige today in every foreign capital is at a
lower ebb than ever before reached, and
I believe that very many Americans
join me in the feeling that all this is
directly traceable to the fact that at
the beginning of the Mexican situation
you did not act as you now talk."

We hope that the historian to whom
it shall fall some day to recount in
enduring prose the good and the bad
deeds of the Administration of Woodrow Wilson will carefully preserve this
fearless and veracious memorandum on
'butting in' in Mexico now contributed
by the Hon. George W. Perkins.

Indeed, it may even be said that in
this remarkably direct and forcible letter the Perkins has furthed not only
evidence of his own capacity to be the
historian in case the political and financial affairs of the national Progressive
party should perchance cease by and by
to engross his attention.

### Our Daily Laugh

DIFFERENT

Veteran: When do you have set-ting up drill? Soldian Soldier: Don't have setting up drill any more. Modern tactics consist mainly of flattening yourself



DEVOTED. Who is the one to stick to a fel-low to the very last, and who al-

ways has a deep-down belief in him, no matter if every one else does think he is no good? Himself!

threatening the east, picking up devotees in its wild eastern rush towards the Atlantic Ocean, where it wil probably plunge into the waves dates who were examined by the Who disliked the way some countriand die the death of so many of committee. these peculiar fads.

Courage is not a quality that is Courage is not a quality that is displayed only on the battlefield and in the trenches. There is a lad in Philadelphia by the name of Joseph Colodanto, only eight years old, who a few nights ago injured his hand and was forced to have three fingers amputated. He refused an anaesthetic, but begged the surgeon "not to cut them off too close; I want to be a violin player." When the operation was performed, the little fellow clamped his lips, and although a tear or two came voluntarily from his eyes, he made no outcry.

Police in the cities of Pennsylvania are requested to be on the lookout for Elizabeth Leasure, of Farrell, who left her home several days ago and has not been seen since.

The Driggs-Seabury Ordnance Company, of Sharon, has recapitalized to the amount of \$10,000,000 by unanimous consent of stockholders. Six and one half millions will go towards paying for the Savage Arms Co., of Utica, N. Y., which plant was recently 'taken over. The Savage Company manufacturers sidearms and a new light machine gun.

The Williamsport Gazette and Bulletin recently rejected a \$500 rum advertisement and announced that the future policy of the paper would be to accept no more advertising of defined war.—Indianapolis News.

have started out in Chicago, and is Committee of selection as its unanup imous choice for Rhodes Scholar to to-Oxford for 1916. Mr. Keeny was

"HOLD FAST THAT THOU HAST"

"Hold Fast that thou hast"

Kansas City Times.]

A writer in an Eastern newspaper said recently that the pulpit was not the proper properties. In a sermon last Sunday the Rev. David Loinaz, assistant pastor of Central Congregations. Church, Brooklyn, N. Y., took exception to this sentiment. His text was: "Hold that fast which thou hast, that no man take thy crown."

He outlined the history of this country, a haven of refuge for the oppressed of that fast which tous fast and a secret trust. The tous from above the faring torch, and, he said:
"Be worthy of them and of your sacred trust, the toust is fearling to the faring to the sources, the intelligence to use these are heaven's free gifts to you; yours is the responsibility to use them nobly, and to guard, them loyally against every them, if you so elect God treats you as competent, responsible beings, and expects you to do your duty; not as habes and weaklines who may not be trusted to the hour of danger. Generally the said of the said

## Ebening Chat

"Shop early, watch your step and above all watch your change" is the

advice given by one of the city's best-

known businessmen in the course of a talk yesterday afternoon on the general characteristics of the Christmas rush in the city. This man has been an observer of people and their ways for many, many years and he says that one of the things about which most people are careless, and right, here in thrifty Harrisburg, too, is change. "Count your change before leaving the ticket, bank or any other window where they hand out money. They count when you put it in. You count it when you get it out," said he. "Give that mesage to the readers of your newspaper. Why I could tell you of thousands of dollars lost, strayed or stolen through failure to watch change." What the man says is right. During this busy holiday season many mistakes are made and once away from the window the business rule is not to make any alterations or refunds or gifts. This rule, which is as old as money, may work hardship, but it teaches persons to be careful. One of the first things taught clerks who handle money in stores and banks, is to keep the bill to be changed in sight, or note it on the sale book, and count the cash before handing the change to the customer. If there is a "kick," the clerk can tell at a glance whether there has been a mistake. Sometimes a customer gets the worst of it, and has no "comeback." One of these cases came to the notice of the police department the other day. A man had a check cashed. He counted the money and walked away from the cashier's window. Then he counted his money again. As he was leafing over the bills, something dropped to the floor. He picked it up and found it was a figure "1." on a ten-dollar note. Three persons had overlooked the defection on the note. The gentleman in question was out just ten dollars. He could not prove the fact that the bank bill had been tampered with before he got it.

The story in last evening's Chat column about the ocean liners Siberia most people are careless, and right here in thrifty Harrisburg, too, is

The story in last evening's Chat column about the ocean liners Siberia and Mongolia meeting in midocean and transferring Chinese stowaways, has an interesting sequel that is worth mentioning. The Siberia, of the At-

THE STATE FROM DAY TO DAY

"What are you doing with my safety-razor?" said the young man to his pretty sister out in the western part of the State. "I'm shaving my eye-brows, sir," she said, and continued her task. The fad seems to have started out in Chicago, and is committee of selection as its unan-

### THE PEACE SHIP

By Wing Dinger by the Who disliked the way some countries

. warred, So he chartered a ship

Thrift is the art of making the best use of what we have.

It is the genius for saving — for buying wisely.

The saving wisely of thrift is the condition of the saving with t