

SHALL U. S. BE A SHYLOCK?
BEFORE we permit ourselves to be led by the standing committee of England haters in the United States Senate into the fields of controversy over this British war debt agreement, let's find out what it means to us.

Uncle Sam advanced to his partners in the war something more than ten billions of dollars. That was part of the proposition of winning the war. Little was said at the time about paying it back. In fact, little has been said by most of the borrowers since, about settlement. England is Uncle Sam's one good bet.

As a matter of fact, as international loans go, it would be a Shylock sort of a deal on Uncle Sam's part to insist on a higher rate than that which the American funding commission has said that England, up to her neck in other debts as well as this, should pay. We ask approximately what it costs the United States treasury to handle this loan through the issue of bonds.

That is consistent with the American policy of not profiting out of the war. It is consistent with the American tradition established when our Government returned money exacted from the Chinese following the Boxer uprising.

When the England haters start fighting long settled battles all over again in the effort to stir up a frenzy over a fair deal offered by our Government to the one other government willing to settle its debts, let's keep these thoughts in mind, and not let Uncle Sam become a Shylock.

HUNDRED PER CENT AMERICAN
IT strikes us it is about time to lay away to rest that hackneyed phrase, "one hundred per cent American," born in the hysteria of the war. It has camouflaged enough of sins.

It crops out in its true light in the testimony, before the Arkansas legislative committee inquiring into the mob rule at Harrison of M. B. Robbins of Heber Springs on the stand:

"Why was the mob formed?" asked a Senator.

"We wanted to end the strike," said Robbins.

"What was meant by 100 per cent American?"

"I don't know, unless it was 100 per cent for the Missouri & North Arkansas Railroad," testified Robbins.

Other witnesses told how they were given the choice of signing pledges to "become 100 per cent American," or of leaving their homes.

The long and short of it is that through the adroit use of this meaningless but high sounding catch-phrase, a group of railroad officials were able to delude a mob of citizens and use them to drive other citizens from their homes, beat them, and lynch at least one.

All in the name of being "100 per cent American," whatever that is.

OCEAN BREW IS LATEST
YOU READ about the liquor ships lurking outside the three-mile line along the Atlantic coast, selling their cargo to rum-runners in smaller boats.

Two-thirds of the supposedly imported liquors sold from these floating warehouses are manufactured at sea by redistilling alcoholic preparations like toilet waters, exported from the United States.

So claim some prohibition officials who are matched against the rum smugglers. Right or wrong, it will throw a scare into many thirsty. The greatest prohibition enforcement agent is fear of poison booze—and will be increasingly so.

JENNER, YOUR FRIEND
OFFHAND you can rattle off the names of at least twenty leaders who won lasting fame by destroying life and property.

But what do you know about Edward Jenner? England, his native country, has been honoring the one-hundredth anniversary of his death. Jenner was the physician who discovered how to prevent smallpox by vaccination.

This discovery, according to many scientists, has saved probably a thousand lives to every life destroyed in the last century by wars. Remember his name. Without his discovery, you might be dead now.

DISTANCE AND VALUE
WILLIAM A. BRADY, theatrical producer, claims our critics are overestimating the players from Moscow Art Theater who made quite a sensation in New York.

Brady champions the American stage as second to none in the world in the number of fine artists it has produced. He thinks the Moscow players look better largely because they come from abroad.

Psychologically, this sounds plausible. Peculiar trait of Americans: Everything looks better at a distance. We have the world championship at panning ourselves.

Deaths by Accident in U. S. During 1922 May Reach 90,000

QUESTIONS ANSWERED
You can get an answer to any question of fact or information by writing to the Indianapolis Times' Washington Bureau, 1320 New York Ave., Washington, D. C., enclosing 3 cents in stamps. Medical, legal and love and marriage advice cannot be answered, but all letters are confidential, and receive personal replies. Although the bureau does not require it, it will assure questions to a single subject, writing more than one letter if answers on various subjects are desired.—EDITOR.

How many deaths from accidents occurred in the United States during 1922?
Estimates as to the number of deaths from accidents in the United States in 1922 range from 75,000 to 95,000.

In what direction would the needle of the compass point when one is at the north pole?
At the north pole there is only one direction, south. Therefore the needle of the compass would point toward, with very slight inclination toward, the magnetic pole, which is located at 70 degrees north latitude and 97 degrees longitude. The magnetic pole is not a point, but merely the center of magnetic areas.

How is lysol prepared? What does it contain?
Lysol is prepared from tar oil by saponification, and contains about 50 per cent cresols. It is soluble in water, alcohol, chloroform, glycerin and benzene. Lysol is one of the most efficient disinfectants on the market today. With water it forms a clear, frothy, soapy liquid. This property is a disadvantage in surgical work, requiring the use of instruments, as it renders them somewhat slippery. For purposes where a lubricant is desired, it is a most useful antiseptic for the

hands in a 1 to 2 per cent solution. It is also a wonderful germ disinfectant for household purposes, but proves expensive where large quantities are used.

How many butlers are there at the White House?
There are three butlers ordinarily at the White House. Of course, at times of social functions, there are many more.

What kind of wood is used for railroad ties, and how many are needed a year by the railroads?
At one time only white oak was used for railroad ties, but at present ash, beech, birch, catalpa, cedar, chestnut, cypress, cherry, Douglas fir, elm, gum, hackberry, locust, maple, red mulberry, white and red oak, southern pine, western pine, redwood, sassafras, spruce, sycamore and black walnut are being used. The normal requirements for the maintenance of railroads under Federal control were approximately 95,000 ties or more than 3,000,000,000 feet B. M. per annum.

What are the addresses of Wanda Hawley and Lila Lee?
Address Wanda Hawley, Realstar Studio, Hollywood, Cal.; Lila Lee, Lasky Studio, Hollywood, Cal.

What is the highest mountain peak in the State of New York?
McMartin Peak, having an elevation of 5,000 feet.

Who discovered the south pole?
The south pole was discovered by Roald Amundsen, Norwegian explorer, Dec. 14, 1911.

Will U. S. Lose, Financially, by Terms of British Debt Agreement? Answer Is Worrying Congress

John Carson of the Indianapolis Times' Washington Bureau, has made a careful study of the British debt funding agreement, discussing it in detail with members of the American commission which negotiated it, and with United States Treasury officials. In view of the confusing statements emanating from the bitter debate over the agreement, Carson's article, telling in simple terms what the deal means to the United States Treasury, and to American taxpayers, is illuminating.

By JOHN CARSON
WASHINGTON, Feb. 6—

What does the funding agreement on the British war debt mean to the United States Treasury, and indirectly to the American taxpayer?

This question has been uppermost in the public mind since announcement came that the British government had accepted the American proposal for settling the payment of Britain's war debt to the United States. In brief, the proposition is this:

Great Britain borrowed \$4,277,000,000 from the United States Government during the war. Five per cent was the interest rate set by Secretary of the Treasury McAdoo.

With accrued interest, but deducting some payments already made to the treasury, Great Britain owes the United States today approximately \$4,590,000,000.

Roughly that is about \$40 to each man, woman and child in the United States.

The American debt funding commission proposed that the British pay back this sum over a period of approximately sixty-two years, with interest computed at 3 per cent for the first ten years, and at 4 1/2 per cent for the remaining fifty-two years.

In addition, the British will pay one-half of one per cent on the debt today, thus retiring a part of the principal each year.

In all, British and American fiscal experts on their respective commissions figured Great Britain would pay to the United States Treasury a sum

which will total almost \$11,000,000,000.

NOW, the great question is, "Will Great Britain pay the United States Treasury ultimately as much as the treasury has to pay out to finance the loan?" It is charged by those who oppose the deal that the reduction of interest rates to 3 1/2 per cent will cost the Treasury and the American taxpayer more than \$25,000,000 a year.

This is because the money which the United States loaned Britain was raised by selling Liberty bonds upon which the treasury is still paying interest rates ranging from 3 1/2 per cent on the first Liberties to 4 1/2 per cent on the last Liberties.

For the first few years, the treasury probably will lose on the deal. Over the entire period of sixty years, however, it may gain, because it is retiring Liberty bonds from time to time

as the opportunity offers. Some are bought in the bond market, and others are callable for redemption on certain dates.

When bought and called, the bonds are usually swapped for treasury certificates, bearing a lower rate of interest generally. Whether the treasury will break even, lose or gain on the funding deal depends upon how cheap the United States Government can borrow money during the next fifty years. Before the war it borrowed much money at 2 per cent.

Treasury officials say they cannot tell exactly how the treasury will come out in the long run for the reason that the money market fluctuates.

THE question arises, "Why did the American Government offer this reduction in interest rates if there was a chance even that the treasury might lose money on the deal?"

Government officials answer that the debt matter is the key to the whole European rehabilitation question. England's \$4,590,000,000 debt is but a part of the approximately \$11,000,000,000 war debts owed to the United States by former allies in the war.

England, the strongest of Uncle Sam's creditors, is the only one that has attempted to pay anything on her debt.

Many foreign financial authorities, and some Americans, urge that these debts be cancelled entirely, since all countries were partners in the same war. The sentiment of Congress seems overwhelmingly against this, although some Americans who have studied the problem claim that the United States would benefit by profits from trade.

Cancellation Abandoned
Any thought of cancellation has been abandoned by the American Government. However, none of the countries were meeting interest payments, let alone the principal. Their spokesmen said they could not pay.

The British were ready to settle if a feasible plan were arranged. The American proposal was the result, and it has been accepted. It needs but the ratification of Congress to go into effect.

American authorities consider this the first step in settlement of practically all of the debt controversies. The same general plan will be proposed to other governments in debt to the United States.

The result, it is hoped by this Government, will be the gradual readjustment of European finances, with a stabilization of currency, resumption of trade over regular routes, and general progress toward economic rehabilitation of the world.

That is why so much significance is attached by both Government and independent financial authorities to the ratification of this British debt funding agreement. It is a demonstration by the two most solvent world powers that the way for governments to evade bankruptcy and economic chaos is to buckle down and pay up, charging it all to profit and loss—in this case of the war, to loss.

'SUCKERS' BITE AND BITE AGAIN FOR PROMOTERS

Second Deal Really Worse Than First, They Find.

By EDWARD A. SCHWAB
Chief Investigator National Vigilance Committee and Better Business Bureau; for Eleven Years With Post-Office Inspection Service.

NEW YORK, Feb. 6.—Because a sucker bites once on a fake stock scheme isn't any reason why he's immune from other get-rich-quick swindlers.

The clever faker knows that most suckers bite again and again. This knowledge gave birth to what is known as the "special trustee" scheme. It is a skilful hoax that capitalizes sympathy and adroitly robs the speculator of the one chance he may have to recoup his losses.

The "special trustee" is familiar in the oil and mining games.

The faker using this scheme keeps his eyes on all the stock companies afloat in his region. Perhaps one, say in oil, has the marks of legitimacy and actually looks like an honest investment. The faker employs an agent to buy or procure in some manner a list of stockholders in this concern.

Armed with this he prepares a letterhead purporting to be that of the company he plans to "operate" on. The letter intimates that the stock of the legitimate company is precarious; that the company is about to go on the rocks. He gives the impression that he, as special trustee, is looking after the stockholders' interests, and he urges the stockholder receiving the letter to save what he can from the wreckage by trading his stock for "something much better."

When the frightened sucker trades in his good stock he gets in return a stock of very problematical value—for which he has to pay more money, usually 25 per cent. And the "special trustee" unloads the good stock at a profit in the open market, but at such a decreased price as to cripple the good company.

NEXT: The Science Hoax.

Capitol Jokes

By PETER F. TAGUE
U. S. Representative From Massachusetts Tenth District.

THERE is nothing like being perfectly sure of yourself and content with your environment. I've always liked the story of the lady from a certain Eastern metropolis who, while motoring, saw a sign reading:

"I'm from Boston." "I'm from Boston," she read it aloud. "I'm from Boston. How simple! How sufficient!"

FINGER PRINTS CLEW

Alleged Deserter Turned Over to Army Authorities.

Detectives today turned over to Army authorities at Ft. Benjamin Harrison Frank Parsons, "alias Smith," 35, Trenton, N. J., arrested here two weeks ago on a charge of vagrancy. His finger prints were sent to Washington. Word was received that he deserted from the Army at Ft. Leavenworth, Kan., June 1, 1922.

LECTURES ON INCOME TAX

Short Course to Be Given for Business Men and Lawyers.

A short course on the income tax law will be given by the Indiana University extension division at 8 p. m. Wednesdays and Fridays in Room 61, Shortridge High School, beginning tomorrow night. The lectures by Harry L. Karne, C. P. A., are intended for lawyers, accountants and business men.

Cupola on State School May Escape Destruction



ABOVE—CUPOLA OF THE SCHOOL FOR THE BLIND. BELOW—OLD SCHOOL BELL.

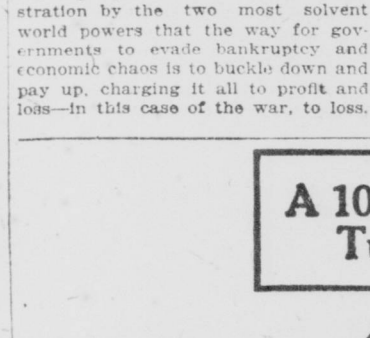
Seventy-five years ago, when the State School for the Blind was built, the cupola on top was the eight-seeing point for Indianapolis. It still commands a view rivaling that of the monument. On the walls all the way up the circular staircase to the cupola from the fifth floor are carved initials of visitors with dates varying from 1856 to 1922. On the way to the circular staircase one passes through "deep rooms." These are on the fourth floor, but in former days they were reached by going to the floor above and then down. When George S. Wilson, present superintendent, took command, the girls were climbing these five flights of stairs to their bedrooms, but that all has been changed.

Next to the cupola, perhaps the landmark which the students of the school are most eager to have moved is the bell, which for seventy-five years has called children from class to class and from play to meals.

Visitors often have remarked about the four large columns which support the front portion of the school and have admired the cupola. Many persons have felt that when the school is torn down to make way for the war Memorial plaza and a new school is built elsewhere, these should be preserved. It has been discovered, however, that the columns are of brick coated with concrete and could not be moved.

On the other hand there are two feasible plans for using the cupola. One is to utilize the roof, columns and base to make a tiny Greek peristyle in some public park; the other to build a playhouse for the children.

According to Wilson, there are thousands of dollars' worth of material in the old buildings which should be saved. There are 700 feet of a special cast iron fence worth \$10 a foot, hundreds of mammoth blocks of the Berean sandstone, so



fine one can sharpen the most delicate blades on them, type of stone not on the market today; twenty-six pillars of sandstone supporting the galleries, which could not be bought now. Wilson has estimated that there is enough wood of a quality that cannot be procured these days, in the top part of the building, to build five or six houses.

As for the cupola, it is of wood and parts of it have rotted so that it is really a menace in its present position, but the pillars and base are still good and if repaired and put in the proper setting would make a beautiful decoration.

CITY MANAGER SURVIVES

Hill Repeal Measure Indefinitely Postponed in House.

Indiana cities may still establish a commission or city manager form of government if they elect.

Senator Rowland Hill's bill proposing repeal of the law was postponed indefinitely by the Senate Monday. The upper house concurred in a committee report.

Woman's Purse Seized
When Miss Carrie Caplinger, 314 Bright St., walked out of her home Monday night a colored man seized her purse, containing \$12.

TOM SIMS SAYS:

WELL bet the Tennessee mountaineer who has lived 120 years has never done anything else.

Jackie Coogan makes a nickel while you read this line.

George Washington's birthday is coming, but you don't have to wait until then to be truthful.

Spring hats are trimmed now. Husband's will be trimmed later.

Two congressmen called each other liars and there is a possibility both were right.

The best thing about being robbed in Russia is you have to go there before it is done.

Boys leave the farm because you don't have to get up at day-break to get milk out of bottles.

We have divorces because Cupid has orders to shoot on sight.

It beats all how such good-looking complexions can come out of such sloppy looking vanity cases.

Too many married folks who are nice to each other before company forget two's company.



Youths Without Means Will Get Chance to Join Diplomatic Corps

BY LEO R. SACK

WASHINGTON, Feb. 6.—Youth, poor but intelligent and energetic, which would serve Uncle Sam in the diplomatic service will get his opportunity if the Rogers bill reorganizing the American foreign service becomes a law.

The measure is now before the House, endorsed by President Harding, Secretary of State Hughes, and students of the American diplomatic service.

As the American diplomatic serv-

ice is now constituted only youths of wealthy families—men seeking a social career along with the opportunity to serve—are enabled to enter it. Members of the Foreign Affairs Committee expect the House to pass the bill without delay. It will group the consular and the diplomatic services as "foreign service," and provide for a general reorganization of the work. Under the new scheme, a man serving as consul will be eligible for advancement by transfer to the diplomatic corps.

Public Opinion

Boys and Smoking
To the Editor of The Times

Just today as I was walking down Illinois St. from New York to Washington St., I counted seven clean-cut young chaps smoking cigarettes. They couldn't have been more than 12 years of age. Isn't there some law to stop this if their parents can't?

A stranger in town gets the wrong impression from the start. They wouldn't want their children to associate with Indianapolis "kids." If what I saw prevails over the Hoosier capital, and right in the downtown district, too.

WALTER O. SEABORG.
Y. M. C. A.

Disrespect to the Dead
To the Editor of The Times

I think the holding of races on Memorial day is wrong and is a public disgrace. They should be stopped and if the Legislature doesn't stop them they should be stopped by a vote of

the people. How awful it is for such things to be held on a day set aside to honor and respect the dead and to visit their graves and desecrate to them solemn thoughts and fond remembrance, a day of worship and praise and prayer and not a day of rejoicing.

I never have been to the races, just because they are held on Memorial day, and there are thousands of others who feel the same way about it. If they want to hold such races let them hold them on the Fourth of July or on Armistice day, or some other day of great rejoicing, and not on a sacred day set aside in honor of the dead.

G. W. B.

Insurance Wanted For Buses

Drivers of motor buses must carry liability insurance up to \$300 a passenger, and operators of motor trucks must carry liability insurance up to \$300 a ton capacity, according to a bill introduced in the Senate by Ray Southworth. The measure provides the minimum liability insurance shall be \$1,000.

A 10-Day Free Tube is Free Send the Coupon



Remove the Film

If you wish pearly teeth

You see prettier teeth now wherever you look. They glisten, they look clean.

The reason lies in a new cleaning method. Millions now fight film.

You want the attraction, the added protection that it brings. Then won't you make this simple test to prove that you can get them?

You must fight film

It is film that makes teeth cloudy. It is film that ruins teeth. If you want prettier teeth and safer teeth you must fight that film.

Film is that viscous coat you feel. It clings to teeth, enters crevices and stays. It becomes discolored, then forms dingy coats. Tartar is based on film.

Film also holds food substance which ferments and forms acids. It holds the acids in contact with the teeth to cause decay. Germs breed by millions in it. They with tartar, are the chief cause of pyorrhea. Under old methods, few escaped those troubles. And beautiful teeth were seen less often than now.

A new situation

Now there's a new situation. Dental science has found two ways to fight film. One acts to curdle film, one to remove it, and without any harmful scouring.

Avoid Harmful Grit

Pepsodent curdles the film and removes it without harmful scouring. Its polishing agent is far softer than enamel. Never use a film combatant which contains harsh grit.

Other essentials

Dental research proved other things essential. So Pepsodent multiplies the alkalinity of the saliva. That is there to neutralize mouth acids, the cause of tooth decay.

It multiplies the starch digestant in the saliva.

That is there to digest starch deposits which may otherwise ferment and form acids. Thus every use gives manifold power to these great natural tooth-protecting agents.

See what it does

In fairness to yourself, see and feel these Pepsodent effects. Send the coupon for a 10-Day Tube. Note how clean the teeth feel after using. Mark the absence of the viscous film. See how teeth whiten as the film-coats disappear.

You will be amazed and delighted. And you will want those benefits continued to the people in your home. Cut out the coupon now.

Pepsodent
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The New-Day Dentifrice

A scientific tooth paste based on modern research, free from harmful grit. Now advised by leading dentists the world over.

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