



The Indianapolis Times

(A SCRIPPS-HOWARD NEWSPAPER)

Owned and published daily (except Sunday) by The Indianapolis Times Publishing Co., 214-229 West Maryland Street, Indianapolis, Indiana, Marion County, 2 cents a copy; elsewhere, 3 cents—delivered by carrier, 12 cents a week. Mail subscription rates in Indiana, \$3 a year; outside of Indiana, 65 cents a month.

BOYD GURLEY,
EditorROY W. HOWARD,
PresidentEARL D. BAKER,
Business Manager

PHONE—Riley 3331

FRIDAY, FEB. 5, 1932.

Member of United Press, Scripps-Howard Newspaper Alliance, Newspaper Enterprise Association, Newspaper Information Service and Audit Bureau of Circulations.

"Give Light and the People Will Find Their Own Way."

Off the Hooks

How co-operative credit is saving members of the fire department from the clutches of the loan shark and the 42 per centers was revealed at the annual meeting of the Indiana League of Credit Unions held in this city Thursday evening.

Credit unions, operating under the state banking commission, are voluntary associations of persons who lend their own money to themselves.

They were formed as a means of giving credit in small sums to their members and to fight the injustice and hardships that have come from the exaction of huge interest charges to those who need money most.

In this state there are 150 of these associations and their members annually lend many thousands of dollars to themselves.

Less than a year ago one of these associations was formed in the city fire department. Up to that time many of the city employees were in the hands of the loan sharks. A large portion of their pay envelopes went for interest charges.

"The boys are getting off the hooks," was the dramatic report of the representative of the firemen at the annual gathering.

That means something, not only to the firemen but to the entire city in terms of better service.

Men who are worried by the everlasting shadow of debt can not give the best service, whether they be public employees or engaged in private industry.

Last year the concerns which find rich profit in charging the legal rate of 42 per cent a year for loans under \$300 killed measures before the legislature which would have limited usury to more reasonable greed.

That business is well fortified and well organized. It has power in high places. It is respectable because it is legal.

The credit union movement, spreading in many states, may be the answer. It meets the urgent need which has been capitalized by those who charge high rates. It does something else. It is part of a co-operative movement.

If your lodge, your business, your church, or any other group finds the problem of debt for its members too pressing, you may be interested in what these credit unions are doing.

Propaganda in Schools

When college presidents and professors demand, as they just have done, that the war department henceforth limit its educational activities to things pertaining strictly to military life, they are tackling a job that should have been done long ago.

For several years the war department has taken on itself the task of instructing young men students in high schools, colleges and citizens training camps in economics, history, peace, government, and duties of a citizen.

Its textbook is the war department training manual, which requires the boys to recite that government ownership, Socialism, the initiative, recall and referendum, Communism, pacifism and democracy are all horrors to be fought wherever they raise their head, and that all virtue resides in the status quo, the utility companies and preparedness.

This, for instance, is the sort of "education" which the war department offers:

"The United States is a republic, not a democracy . . . democracy is a government of the masses . . . results in mobocracy . . . the attitude toward property is Communistic . . . the attitude toward law is that the will of the majority shall regulate, whether it is based upon deliberation or governed by passion, prejudice, and impulse . . . results in demagogism, license, agitation, discontent, anarchy."

As republic, it continues, means "respect for laws and individual rights and a sensible economic procedure . . . statesmanship, liberty, reason, justice, contentment, progress . . . under the representative form of government there is no place for direct action. The people are permitted to do only two things: They may vote every four years for the executive and once in two years for members of the legislative body."

The manual teaches that "there is no class domination in America." Regarding working men, it says: "A surfeit of food, clothes, comfortable homes and much time for idleness easily can become the first step to the overthrow of civilization."

It praises modern methods of industry, which "discipline the lazy, wasteful, disloyal workman." Through some 150 pages, this gospel is taught to the young.

"Without passing upon the merits of any particular theory of national defense or 'citizenship,' we want to reiterate the importance of keeping the schools free of such definitely propaganda and partisan influences," say the educators, in a petition just sent to the military appropriations committee of the house. "We believe that this policy is not in accord with the best American traditions or with the best interests of education."

This is a sentiment which millions of Americans will echo. It may never be possible to keep propaganda completely out of education, but at least the federal government can refrain from warping the growing mind.

Just Every Day Sense

BY MRS. WALTER FERGUSON

TO my way of thinking, the greatest religious error of modern times was made when the Protestant churches insisted that the cause of prohibition was the cause of God.

One may argue that the eighteenth amendment is an excellent act, but to link it up in importance with the Ten Commandments is to overstep the mark a bit. It should be possible to discuss prohibition with sanity and leave God entirely out of the question.

The churches have not been able to do this. They have made the dry cause a religious cause, and by so doing have hopeless divided their ranks and weakened their spiritual authority.

In the old days, a county had to be only about 500 square miles in size to allow the farmer to drive to and from the county seat in a day; now it could be 2,000 square miles, or forty by fifty miles, by the same time measurement. Smaller units have become almost obsolete.

Reed finds that "there are far more counties than can be administered efficiently." In New York, in spite of recommendations to consolidate made by Governors Smith and Roosevelt, there are 13,544 units of government, "most of them worse than unnecessary."

There is a school district for every twenty farms, many with only a handful of pupils. In Michigan there are 8,230 units supporting 42,902 officers, which Reed calls "a vast army of tax wasters and a veritable battalion of death in resisting local government reform."

In North Carolina 25 per cent of the counties have less than \$10,000,000 in assessed valuation, the minimum necessary to maintain the simplest county government. In Tennessee it is 61 per cent; in Minnesota, 37 per cent.

"The remedy," says Reed, "is to stop giving artificial respiration to rural units smaller than the

M. E. Tracy

Says:

The Shanghai Situation Is Such That a Misguided Corporal Could Set the World by the Ears as a Misguided Student Did 18 Years Ago.

NEW YORK, Feb. 5.—Though moves for peace in the Orient have not failed, they have met with such opposition on Japan's part as to make success very doubtful.

Japan has refused to accept two of the five points suggested. She will not permit the Manchurian situation to be investigated, or arbitrated by outside parties, and she will not agree to cease mobilizing. Japanese spokesmen contend that the Manchurian situation is something for their government and China to adjust, and that it has no connection with the battle now raging at Shanghai.

Whether they have convinced themselves that the latter proposition is true, they will find it hard to convince the rest of the world.

Strange 'Protection'

ACCORDING to Premier Inukai, the Japanese are attacking Shanghai in proof of their right to defend it, or at least, certain portions of it.

According to Japanese delegates attending the disarmament conference and League of Nations council, the Chinese started trouble at Shanghai.

All this sounds very strange, considering where Shanghai is and to whom it belongs.

There certainly was no bombing, burning and blockading until the Japanese landed.

They claim that their sole object in landing was to protect the person and property of their nationals, but they seem to have been far more interested in destroying those of Chinamen.

Where Is France?

BE that as it may, Japan appears to have made some progress in convincing her league and conference associates now gathered at Geneva that the Manchurian and Shanghai situations should be treated separately.

Some attribute this to French influence. Some, indeed, go so far as to assert that France has a secret understanding with Japan. The charge was made openly by radical members in the French chamber of deputies Thursday.

A Tinder Box

SUCH a complicated state of affairs leaves but one thing clear, and that is the possibility of war.

As long as bombs and bullets continue to fall on Shanghai, as long as men and ships of various nations continue to gather there and as long as efforts for peace prove unavailing, people throughout the civilized world will be troubled by the thought that war can occur.

And it can, even though no one in a responsible position wants such a thing.

Shanghai is a tinder box likely to be set off by any spark.

The situation is such that a misguided corporal could set the world by the ears, just as a misguided student did eighteen years ago.

War Fatal to Nippon

I F Japan has any sense, she is more anxious to avoid such an unhappy occurrence than any other nation, for it would mean her extinction as a rising power.

Japan is an island empire. She can not go anywhere, or get back, except by water. She can not export or import a single item of trade, except by water. She absolutely is dependent on ships. Let her ships be kept from the seas and she is undone.

Remembering what havoc Germany was able to create with her comparatively small fleet, who doubts what England and the United States would be able to do to Japan with their combined navies.

Why, they could annihilate her, without ever landing so much as a single soldier, or marine anywhere, could seize or sink her entire merchant marine and immobilize her battle fleet by sending it to the bottom, or driving it to cover.

They could make it impossible for her to ship a pound of silk, or get a bale of cotton.

Japan has enjoyed a rapid rise in the world, not only in the field of material achievement, but in the esteem of other people. She can destroy it all by a single false step.

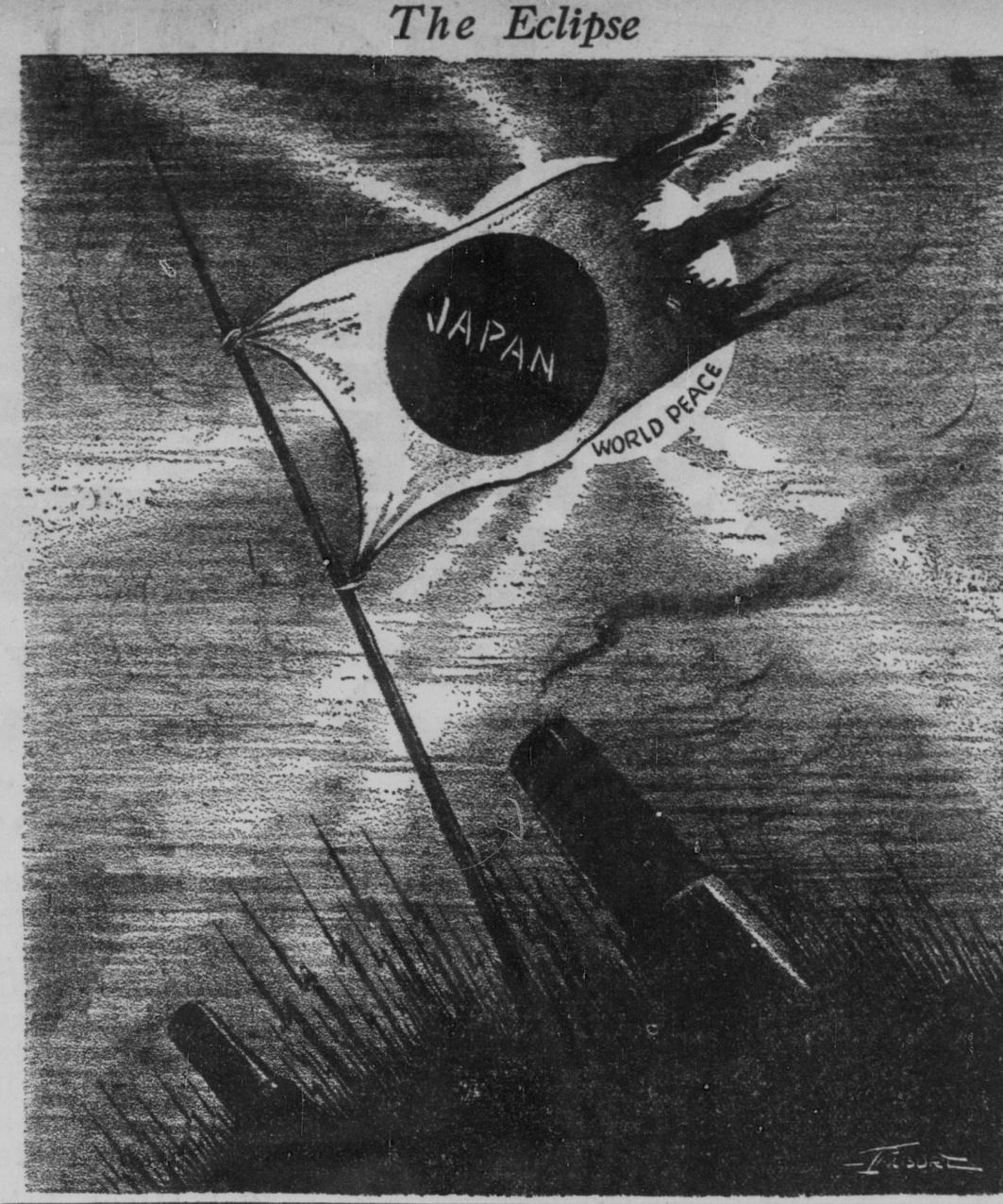
Suppose, for instance, Bill had been ushered into the den while a model was silhouetted against the north light.

How would Bill like that? And, what is more important, what would have been the reaction of a hundred thousand honest citizens back home?

Murray as a Model

HOWEVER, no such scandalous goings-on are suggested in the all-too-brief news dispatches. But in clearing Alfalfa Bill from one dilemma, he is pronged by the horn of another. In this case the facts are more damning than any invention.

William H. Murray, the roaring



DAILY HEALTH SERVICE

Cold Vaccines Still Are Experiments

This is the last of five articles on prevention and treatment of the common cold.

BY DR. MORRIS FISHBEIN
Editor Journal of the American Medical Association and of Hygeia, the Health Magazine.

INVESTIGATIONS concerning vitamin A indicate that it bears some part in the development of resistance to infection.

When animals are completely deprived of vitamin A, their mucous membranes in the respiratory tract break down and afford easy access to infective germs.

Hence it would seem to be desirable to add a sufficient amount of vitamin A to diets which are deficient in this principle.

On the other hand, recent experiments carried out over periods of several months have indicated that feeding of excess amounts of vitamin A did not prevent colds among groups of children who were compared with others not receiving excess amounts of vitamin A.

Certainly there is reason to believe that feeding of sufficient amounts of vitamin A is beneficial

to health and that its long continued use may aid in building resistance to colds or other infections of the respiratory tract.

THE injection of vaccines for the prevention of colds is a debatable subject. The use of these vaccines, or as they are commonly called, "shots," sometimes aids in building resistance because the vaccine may be given over a long period of time, whereas the cold is usually brief.

The purpose of vaccines is to build resistance to a specific disease in exactly the same way that an infectious disease builds resistance. Thus people who have had measles or scarlet fever are not likely to develop these diseases again.

In some instances people who suffer frequently with colds seem to have developed resistance by the use of vaccines, but the method must still be considered experimental.

THE common cold tends to be a self-limited disease. The average human being gets well in a week almost regardless of what he may do.

The physician called to treat a cold arranges for the enforcement of several procedures which are bound to be beneficial. He is likely to demand first of all that the patient stay in bed. Certainly when there is fever the patient should stay in bed.

He may be given drinks of hot lemonade and of orange juice, not only for the alkalinization value, but also for the vitamin content and in order to make him take fluids in abundance.

Sweating under heavy blankets or perhaps induced by similar measures is sometimes helpful.

The physician has a large variety of remedies which do much to make the patient comfortable. It is important to warn against too violent blowing of the nose.

This is likely to force infectious material into the ears and into the eustachian tubes in co-operation with the United States biological survey. This was made possible through the financial assistance of Marcia Brady Tucker of New York. (The book is issued by Coward-McCann, as publisher's agent, at \$6.)

Popular State

FLORIDA BIRD LIFE consists of 575 pages. Of them, 402 pages are devoted to the actual description of the various species of birds found in the state. The recognition marks, range, distribution in Florida, haunts and habits are given in the case of each species.

Other chapters in the book include a history of Florida ornithology, a list of birds originally described from Florida, the history of bird protection in Florida, the physiographic regions of Florida and the life zones of Florida.

As Howell points out in the introduction, Florida has long been a favorite locale with ornithologists. Apparently, they discovered the state before the tourists did.

Florida occupies a unique position biologically among the states of the union," he writes, "and has been a Mecca for naturalists since the days of Bartram, a century and a half ago."

Comprising as it does, a long, narrow peninsula projecting southward into the tropics, and provided with myriad lakes, ponds, marshes and tidal lagoons, it is an attractive land of migration for many birds, and furnishes an ideal home at all seasons for enormous numbers of waterfowl, shore birds and swamp-living species.

"Nowhere else in America can be found such populous rookeries of pelicans, water turkeys, egrets, herons and ibises."

"Birds of Florida" treats of 423 birds, comprising 362 species, and sixty-one sub species.

Daily Thought

That which hath been is now; and that which is to be hath already been; and God requireth that which is past.—Ecclesiastes 3:15.

The thought of eternity consoles for the shortness of life.—Malherbes.

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Editorial comments and editorials with the editorial attitude of this paper.

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