

The Indianapolis Times

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

Curbing the Greedy

Public sentiment should force the house of representatives to act upon a measure already passed by the senate, which will cut the rate of interest on petty loans from 42 to 24 per cent a year.

The outrageous interest charge is responsible for much misery, many divorces, a great deal of crime and the blasting of hopes and ambition.

Those forced to patronize these concerns come from the group in society which least can afford to pay the rates. Where the rich borrow at 5 per cent, the poor are forced to pay more than eight times that rate.

The fight made by the money lenders against this measure was vicious. It also was more than suspicious. The methods of lobbying were as reprehensible as the practices they sought to defend.

If there is any particular class that needs urgent relief it is the borrower from these concerns at the extortionate interest rates.

It has been the experience of far too many that, once caught in the interest trap, they never escape.

Of course, the final answer to this problem is not merely curbing the rapacity and greed of the money lenders.

Groups of citizens will find the plan of the Credit Union most interesting. It is a co-operative enterprise. The interest rate is as low as that charged in banks.

The experience of the policemen and firemen of Indianapolis is worth the attention of any one who really wants to get free from the loan company burden.

About to Die

The bureau that is about to die salutes America for reissuing its last annual report.

The prohibition bureau is distributing more details of its work, which proves how tremendous is the federal government's police task. In the last fiscal year prohibition law violators paid fines of more than five million dollars; in the last two fiscal years federal fines have totaled more than twelve million dollars; in a single year, the one before last, property worth more than twenty-one million dollars was seized in enforcement of the federal constitutional police ordinance, the eighteenth amendment.

Legalization of beer and wine, and repeal of the eighteenth amendment would have saved these sums and added much more government revenue from legitimate taxation would have cut short the human distress these penalties indicate; and would have saved the large amounts spent by the prohibition bureau in attempting to enforce the law which most of the nation holds in contempt.

The bureau, as a matter of fact, now is being conducted in a more sensible manner than ever before in its history. Public protest has outlawed some of the violent methods. More humane methods, and less of Anti-Saloon League tactics are being employed under the gentlemanly Colonel Amos Woodcock.

But Colonel Woodcock's bureau is about to die. Both political parties have come out for repeal—or revision—the Democratic honestly and flatly, the Republican in a pussyfooting way. Primary votes of the last few weeks show clearly that the sentiment for repeal has become a mighty wave.

It finally will engulf the prohibition bureau, and it will remove from the Constitution a police ordinance that never had any place there.

Casual Finance

The interstate commerce commission just has issued a report criticizing casual corporate practices that marked two railroad stock deals. It merits attention of managers and stockholders in American business.

The commission admitted that corporate business naturally must be carried on by small groups set up by votes of stockholders and directors. But it also explained that in its opinion this method might be carried to a point where a single person, with only casual regard for the corporation's constituted authorities, actually might run the concern—carried to a point that merited condemnation.

It criticized casual handlings of large and important financial deals, and scoffed at the alleged necessity of keeping these secret even from the executive group legally created to carry on the corporation's business.

Business is more careful now; the depression has made it so. But business, and investors in business, should continue to guard against the easy practice of permitting one man, or a small group of persons, to operate corporations outside of the legal methods prescribed by themselves in their by-laws.

The interstate commerce commission's report was a competent handling of a delicate question of business ethics.

Its warning should have a wholesome effect.

The Flight of Pay Rolls

Is the exodus of American factories and pay rolls to foreign countries good or bad?

Bad, answers American business, as it writes its ledgers in red ink and watches exports drop another \$475,000,000 for the first six months of this year under the same period of last.

Good and bad, a little of each, answers the department of commerce, always searching for tariff alibis, especially around election time.

The loss of branch factories, says Dr. Julius Klein, assistant secretary of commerce, is good, in that it enhances buying power abroad and removes prejudices against our manufacturers.

But it is bad, he adds, in that those who "go foreign" are likely to find themselves "weighted down" with debt, pension, disability and housing payments. The patriotic stay-at-homes, he infers, may have protection without these foreign frills demanded by labor.

Unlike Klein, we agree with American business men that the flight of American factories is bad, wholly. It has cost America more than \$1,535,000,000 worth of factory investments abroad. Some 1,500 American branch factories operate in Canada, some 450 in Europe.

The American investments in branch factories in Canada were \$450,000,000 in 1929. These use only for-

eign labor and foreign raw materials, but draw away from this country its technicians and experts.

They close our factories, impoverish our country, lengthen our breadlines.

And abroad they are not always free even to buy raw materials from the United States.

Canada now demands that products receiving benefits of the proposed preferential intra-imperial tariff rates shall have a 50 or 60 per cent content of empire materials and labor.

This would mean that American factories in Canada would have to spend even more money across the border than now. How much this flight of pay rolls and trade has hurt our commerce with Canada is hard to estimate.

We do know that while we sold Canada \$800,000,000 worth of goods in 1930, we sold her only \$584,000,000 worth last year.

The commerce department seems bashful about telling the cause of all this. It was caused by the suicidal policies of the last three Republican administrations, which reached their height of folly in the Hawley-Smoot act.

The foreign retaliations born of these greedy tariff rates are prolonging the depression.

Intelligent Selfishness

Social workers have talked themselves hoarse about the effect of night work in cotton mills upon the health and the home life of men and women, without bringing about any marked improvement of conditions.

But hard times seem to be accomplishing what they could not. The Cotton Textile Institute has recommended that all productive night operations stop for a year, pointing out that ever since the war the industry has been subject to the depression influence of threatened overproduction, due not so much to excess equipment as to the widespread practice of using double shifts.

The institute blames on this practice the irregularities of work in cotton mills and the unequal distribution of work that work there is.

The proposal to discontinue night work for a year has been overwhelmingly approved by the institute's board of directors. If accepted by the members, it will constitute an experiment which may mean permanent adoption of a policy mutually beneficial to the industry and its employees.

It may add one more to the long list of social achievements which can be chalked up to the credit of intelligent selfishness.

Give, Give, Give

Welfare and relief agencies of the country are confronted with one of their most difficult tasks of the depression because the federal government is making \$300,000,000 available for expenditure by needy states and municipalities. This sounds paradoxical, but is, nevertheless, a fact.

It has been clear from the first that the government's loan is inadequate. The winter's needs can not be met wholly by this money. If it is allocated intelligently, and fairly spent on relief needs alone, it will keep many men and women and children from starving to death.

Over and above meeting the essential needs of hungry people, America's organized private charity, though sorely tried these last three years, has another and important function.

The agencies caring for children, for the aged and infirm, for young boys and girls; the groups coordinating to provide made work and promote such other relief efforts as community gardening, canning, and sewing; the organizations whose aim is to provide recreation for children and adults—all these must continue to operate.

It is for these agencies that Newton D. Baker just has appealed in the name of the National Association of Community Chests. These agencies should not be permitted to weaken or pass from the relief picture. They will not benefit from federal grants of money.

They are private charities, and still occupy a leading—and must continue to play an important—part in national relief work. They must be maintained by contributions from private citizens.

These givers must not be misled in the belief that the government's loan of \$300,000,000 settles the country's unemployment problem. It does not. Private givers must continue to give even more generously than before.

A scientist has learned that a beetle can live for three years without food. But that doesn't mean that a man can be taught the same trick.

From the number of "peaks" the depression has reached, it would seem that it was a whole mountain range.

The ideal household budget allows 50 per cent for all household expenses and 50 per cent for additional household expenses.

Do the government mints and assay offices buy gold?

They purchase in lots of \$100 or more.

Your Questions Answered

You can get an answer to any answerable question of fact or information by writing to Frederick M. Kerby, Question Editor, Indianapolis Times, Washington Bureau, 1322 New York Avenue, Washington, enclosing 3 cents in coin or postage stamps for reply. Medical and legal advice can not be given, nor can extended research be made. All other questions will receive a personal reply.

All letters are confidential. You are cordially invited to make use of this free service as often as you please. Let our Washington Bureau help with your problems.

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German regiments which managed to hold their positions were in extreme peril of capture by allied troops, who had outflanked them.

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M. E. Tracy

Says:

It Is Much Simpler to Be Just a Democrat, or a Republican, or a Socialist Than to Try Reasoning Out the matter.

NEW YORK, Aug. 8.—Next Thursday promises to be an interesting day. President Hoover will be notified of his nomination, Mayor Walker will appear before Governor Roosevelt, and the earth will pass through a cloud of star dust.

The earth has been passing through that same cloud of star dust for eleven centuries at about this time each year. It ought to be well shot to pieces by now.

You just can't imagine a projectile as big as the earth hitting anything at the rate of 1,200 miles an hour without doing considerable damage. But it's a big cloud, two or three billion miles long and fifty million miles wide, with lots of holes in it. Most of the particles of which it is composed are thought to be about the size of grains of wheat, though many are larger. When the large ones enter the earth's atmosphere, they take fire and become "shooting stars."

So far as is known, none of them ever has reached the earth. Either they burn up before they land, or return to the ether.

Consider the Stars

EMERSON once said, "Why so hot, little man? Look at the stars!" A few of us do, occasionally, but without realizing what we see. It is far easier to understand a political speech over the radio, and easier still to drift with jazz.

Even the tariff and war debts represent more of a problem than most of us like to tackle. When it comes to calculating that a twinkle in the sky started a thousand years ago, we just give up.

As to clouds of cosmic sweepings, which we never would know about if astronomers didn't tell us, why worry?

Saves a Headache

THERE is a reason for clouds of star dust, of course, and we won't know much about why we are here, or what the end of the game is, until we discover it.

We prefer not to go at the riddle that way, however. We much rather would try to guess the answer by toying with debate, or pounding a typewriter.

The laborious methods of science do not appeal to us, except as they can be translated into creature comforts. It is so much simpler to say "There is a God," or "There is no God."

The same thing goes in politics as in astronomy or metaphysics. It is much simpler just to be a Democrat, a Republican or a Socialist than to try reasoning the thing out. No doubt there are principles by which the right kind of government could be formed, the right kind of laws adopted, and the right kind of public policy determined with regard to most any issue, but that view of the job involves study.

It not only tickles our pride to begin with the idea that we know, but it saves a lot of headache.

How Wise We Are!

THE most appealing feature of democracy is not the illusionment that people are wise enough to solve any problem by the mere process of voting, but that they can become wise enough without giving the problem much thought.

In the case of typhoid fever, or pneumonia, we want a doctor who spent at least four years in medical school and two in a hospital. In the case of a leaky bathtub, we want a plumber who is licensed.

In the case of a lawsuit, we want an attorney who not only has taken the prescribed course, but who has done something to prove that he knows his business.

We have learned the value of training and experience in certain particular lines, and demand certain qualifications before we will give people our confidence.

At the same time, we go right on imagining that no qualification is required to cast an intelligent vote, especially when votes are cast by millions.

The remedy does not lie in regulation, but in a voluntary recognition of what the privilege requires.



ON Aug. 8, 1918, British and French troops in Picardy began a great offensive against the German positions which had been wrested from the allies in March.

On a twenty-five-mile front in the vicinity of Albert, the allied forces broke through the German defenses and advanced to an average depth of more than two miles in a day of desperate fighting.

Now, that is what I would call a draw. We know we have marital woes. The men's fault, says one; 'taint, it's the women's, says another. So we can start even.

And that's about as well as we ever do on a wholesale scale. Certainly no poor wretch will hear much worth listening to from the experts.

Perhaps it was meant that marriage never should be ideally perfect. Life after all, would be pretty dull if it always were so. The mental and physical hazards it involves offer a perpetual source for discussion and puts spice into individual existence.

And I would give shucks for any kind of a match that just settled down to be ideal of itself. It would lack all the essentials of inspiration. It would be too tame for words.

FOR the truly splendid thing about marriage is that it is something you have to work out for yourself. It's a job, and a grand one. It can not be run according to regulations in the books.

These may help a bit, but just as you are a little different from every other human being, so your marriage is a little different from every other marriage. And it probably will be a flop if you just leave it to chance to arrange things. Such carelessness deserves punishment. You wouldn't let the simplest item of your life be abandoned to the mercy of fate.

So you've got to bring all your ingenuity and your grit to make marriage a go. That is where the fun comes in. It's a gigantic and desperate game, the stakes being the happiness of several people.

And why, I ask, isn't such a game worth playing to the uttermost? It is. It's worth all the planning, all the effort, and all the suffering if you win.

BELIEVE IT OR NOT

On request, sent with stamped addressed envelope, Mr. Ripley will furnish proof of anything depicted by him.

BY RIPLEY

SCIENCE

BY DAVID DIETZ

It Is Easy to Understand Why Men of Ancient Times Worshipped the Sun.

THROUGHOUT the land, wise men and women are spending as much time as they can in the health-giving rays of the summer sun.

Perhaps few of them reflect upon the fact that the oldest and most widespread of ancient religions was worship of the sun. It is to be found in every part of the globe.

"The pre-eminence of the sun, as the fountainhead of life and man's well-being, must have rendered it, at a date almost contemporaneous with the birth of the race, the chief object of man's worship," writes William Tyler Olcott, famous authority upon astronomical myths and legends.

It is easy to see why this is so. To the cavemen, the sun spelled the difference between happiness and terror. The day was a period when he dared venture from his cave in search of food and adventure.

The setting of the sun was the signal to hurry back to his cave to escape the dreadful dangers of the dark forest.

Later, man learned to mark the beginning of the seasons by the noonday position of the sun.

He realized that as the sun rose higher and higher in the sky each noon it meant that winter was passing and spring approaching.

It is not surprising therefore that early man soon connected his own welfare with the sun and developed a worship of the sun.

It Was Inevitable

TODAY, we no longer worship material things. But it is easy to see that the sun was more worthy of such worship than other objects.

"It was," writes Kames in his "History of Man," "of all the different objects of idolatry the most excusable, for upon the sun depend health, vigor and cheerfulness and during its retirement all is dark and disconsolate."

Olcott writes, "The worship of the sun was inevitable, and its deification was the source of all idolatry in every part of the world."

"It was sunrise that inspired the first prayers uttered by man, calling him to acts of devotion, bidding him raise an altar and kindle sacrificial flames."

"Before the sun's all-glorious shrine the first men knelt and raised their voices in praise and supplication, fully confirmed in the belief that their prayers were heard and answered."

Nothing proves so much the antiquity of solar idolatry as the care Moses took to prohibit it.

"Take care," said he to the Israelites, "lest when you lift up your eyes to heaven and see the sun, the moon, and all the stars, you be seduced and drawn away to pay worship and adoration to the creatures which the Lord, your God, has made for the service of all the nations under heaven."

"Then we have the mention of Josiah taking away the horses that the king of Judah had given to the sun, and burning the chariot of the sun with fire."

Oldest Religion

THE most ancient religions of which we have any record are based upon solar worship.

"We have good evidence of the antiquity of solar worship in the fact that the earliest authentic date that has been handed down to us is inscribed on the foundation stone of the temple of the sun-god at Sippara in Babylon by Naram-Sin, son of Sargon," says Olcott.

"There also has been recovered an ancient tablet, an inscribed memorial of the reign of one of the early kings of Assyria, in which is sculptured a representation of the worship of the sun-god by the king and his attendants."

"In the sculpture, the sun-god appears seated on a throne beneath an open canopy shrine."

"He has a long beard and streaming hair, like most conceptions of the sun-god, and in his hand he holds a ring, the emblem of time, and a short stick too small for a scepter, which some archaeologists think represents the fire-stick so closely associated with the sun-god."

"The scene is set in a temple which stands before him, is a large disc, ornamented with four star-like limbs and four sets of wave-like rays, while above the group is the inscription, 'The disc of the sun-god and the rays of his eyes.'"

"The scene early indicates the fact that the priests of Sippara were worshippers of the solar disc and solar rays, and their creed seems to bear a close resemblance to that in vogue in the eighteenth Egyptian dynasty."

"The inscriptions on this memorial tablet are a valuable record of the religious life and ceremonial of the Babylonian temples."

Which Presidents left the territory of the United States while in office?

Grover Cleveland, Theodore Roosevelt, William Howard Taft, Woodrow Wilson, Warren G. Harding and Calvin Coolidge.

Views of Times Readers

Editor Times—Will you put some money in the purchase of food, etc. for the poor? It may influence legislation this session.

In substance: Why not save millions in caring for the needy by making it legal for township trustees to buy ahead of time, and in sufficient amounts, groceries, meats and other necessities at wholesale prices?

Flour could be bought and turned into bread at a fraction of what trustees pay for it under the present system. Many articles of food could be purchased in bulk for less than half what it costs the taxpayers now, and just as wholesome.

Potatoes could be bought early in the fall, when they are cheapest. Even coal could be bought by the carload. These provisions would be bought ahead of time and kept in some central supply building, the rental of which would be minor compared with the extravagance of buying everything retail as now.

Nearly all the general work could be taken care of by the needy workers.

ing out their relief, under supervision of trustees and their assistants. True, it would deprive grocery stores of this business, but as they are about the only ones that make a profit off poor relief, they would have to try to struggle along somehow without this business.