

## The Indianapolis Times

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## THE BANKER SOLUTION

Members of the legislature should regard with at least some skepticism the suggestion of the bankers for the control of rates for petty loans.

The bankers ask that a limit be put on those who enter into the ghastly business of charging 3% per cent a month to desperate human beings for the use of credit.

They ask that those who go into the business have at least \$15,000 of capital. With the rate at this high figure, just why any large amount of money is needed to get a start toward millions is not explained, unless there be some desire to participate.

For at least two more years, the bankers propose that nothing be done about a matter which has been of considerable interest in the past sessions of the legislature and in which corrective measures have been defeated through the most corrupt methods employed by any lobby.

The petty loan business is well entrenched in the politics of the state. Its representatives sit in the high councils of both the political parties.

What the bankers propose is that the business be put in the hands of a few, cutting down competition, but still permitting the monstrous rate of interest to be charged to those who can least afford to pay for credit.

If it be impossible to get legislation, after the bankers' committee has given its pontifical blessing to the business, the only way that the people can find freedom is through a larger use of co-operative credit.

Within the last eighteen months the firemen of this city have found what can be done by combining forces. Before that date the pay envelopes of many of the firemen were tapped each three months by the high rate lenders. For very many, that tax meant less food, less clothing and more worry.

A credit union was formed and it is the proud boast of the firemen that not one member is now under bondage to these interests. By co-operation, the firemen have solved their own problem.

At a time when money is excessively dear, when measured in terms of wages and commodities, the 42 per cent a year boys are getting about twice as much as they did in days of prosperity.

The banking mind is not the one to solve what is essentially a human, not a financial, problem.

## THE DEMOCRATIC PROGRAM

The Democratic legislative plan as outlined by members of congress who met with President-Elect Roosevelt appears from reports to be promising, but incomplete.

That Mr. Roosevelt has reaffirmed his policy to rely on beer and income taxes for new revenue, rather than on the general sales tax, is all to the good. The proposed increase of the lower bracket income to the war-time level and lowering of exemptions will mean hardship on the class which, next to the unemployed, has carried the heaviest burden of the depression—both through salary cuts and through support of unemployed relatives. But it is an emergency which justifies such means.

Even more justified is a similar increase of surtaxes to war-time level. The little man will pay extra; as should the man of larger income pay proportionately.

Perhaps this is included in the Democratic plan, and may appear when the fragmentary reports are supplemented by an official statement of the program.

Likewise, the plan seems incomplete without addition of some nuisance taxes. Such revenue may be necessary to balance the budget even with the beer tax, but certainly will be required if President Hoover vetoes the beer tax measure, as many believe probable.

As reported, the plan is even less complete on the economy side. The proposed \$100,000,000 savings show the Hoover economies are too small, considering that the current deficit may run above one and a half billion and the cumulative depression deficit upward of five billion.

Only possible large scale economies are in veteran and army-navy appropriations. As has been shown time and again, the veteran outlay can be reduced about \$400,000,000 without hardship to any men suffering from war injuries.

At least half that much can be cut from the army-navy expenditures without crippling national defense. Lesser important economies can be made in prohibition enforcement and in subsidies.

Either the Democrats will come to these economies or they will not be able to keep their campaign pledge to reduce expenses 25 per cent and to balance the budget.

To do this will require courage. But if ever a party can have courage, it is immediately after an election in which it has received an overwhelming mandate of confidence and hope.

From outward appearances, it seems that the President-elect is more alive to the needs of this emergency than are some of the old-line Democratic congressional leaders.

## UP TO THE STATES

The forty-four legislatures now gathering under state capitol domes to do the people's business are charged with the same solemn duties as the incoming government at Washington.

"States as great engines move slowly," but now they must act quickly to prevent widespread suffering and injustices. Here are some of the problems that will wait longer for solution:

Relief: Men and women should not starve or live on 7-cent meals. States that have reached the end of their resources must demand federal aid. And, of course, work relief is better than breadlines.

Economy and efficiency: The biggest tax savings will be effected through reorganizations and consolidations of local units. Professor Thomas H. Reed of the University of Michigan says: "It will enrage the 1933 taxpayer to think that in his metropolitan area there are a hundred governments with taxing and bonding power where one would do.

If he lives in a rural section where ten counties could be joined, he is going to inquire angrily why there should be ten jails, ten sheriffs, ten clerks, ten treasurers, where one of each would be sufficient.

He will want to know why moribund townships should be kept alive by artificial respiration.

"And if he hails from a state with 5,000 to 10,000 school districts, he is going to mutter in his sleep about the incubus which the mud-road age has fastened on him."

Tax reforms: If legislatures are courageous and just, they will tax on the basis of ability to pay. Then they need not curtail humane and regulatory functions.

Job insurance: Unemployment insurance bills will be urged upon thirty legislatures, and their passage is promised by at least six. If work security is better than charity, this reform is long overdue.

Child labor: To send back to school some 2,000,000 child wage earners and give their jobs to unemployed adults, the states should adopt the uniform 16-year school age minimum, and ratify the federal child labor amendment.

Old-age pensions: Alaska and seventeen states have old-age pension laws, which are more humane, efficient, and cheaper than poorhouses. Why not the other thirty-one states?

Lame duck amendment: Seventeen of the needed thirty-six states have ratified the Norris amendment. The others should do so by summer.

The times call for co-operation and courage. If the states act in unison through organizations like the American Legislators' Association and the coming national state tax conference, they can save time and effort.

## FREE TRADE IN BRAINS

The American Association of University Professors, at their New Haven conference, passed two resolutions that should be repeated loudly and often enough for every congressman and federal bureaucrat to hear.

One protests the restrictions placed on the entry into this country of professors who do not come under the immigration quotas. The other opposes the ruling of Secretary of Labor Doak making it difficult for foreign students to work their way through American colleges.

"There should be no barrier to importation of brains into America," Dr. Casimir Zdanowicz of the University of Wisconsin told the conference. "For educational reasons, they should be admitted—the teacher, the student, the book, the educational film."

The harassment of Dr. Einstein illustrates the present attitude of our immigration and state department officials.

When this country has abolished poverty and disease, created the perfect state, and achieved its goal of a happy race, perhaps it can afford to raise barriers against foreign thought. In the meantime, there should be free trade in brains.

## WHEN'S WARFARE WAR?

Among the unpleasant gifts of the new year, the most ominous seems to be a sudden, violent resumption of the Sino-Japanese difficulties. The Great Wall of China has been pierced, and a steady Japanese thrust at Peiping itself is now a possibility. A situation already dangerous has become more serious than ever, and no solution of the problem is yet in sight.

And one is forced to wonder, too, how much longer the fiction that this is not really war can be maintained. As long as the fighting was confined to Manchuria, that thesis was at least arguable; but what becomes of it when the troops of one nation actually invade the central territory of another nation?

In actual fact, of course, a very serious war is raging, whatever the diplomats choose to call it; and the menace to the peace of the rest of the world is exceedingly real. In this particular field, 1933 has got off to a very bad beginning.

The successful man we like best is the one who attributes his fortune to hard work, perseverance, clean living, and the \$100,000 left him by his late uncle in Oklahoma.

Al Smith, on his fifty-ninth birthday anniversary, said he felt just as good as he did at 40 or 50. It goes without saying that's a whole lot better than he felt right after the Democratic convention last summer.

Husbands who took seriously their wives' requests not to get them anything for Christmas are just getting back on speaking terms again.

A bird in the hand is worth two in the bush, but now and then you'll find a big league baseball mogul who'll trade even.

## Just Plain Sense

BY MRS. WALTER FERGUSON

**I**F I were on a jury, I no more could sentence a prisoner to death than I could go out in cold blood and kill a man.

This, to be sure, is no argument against capital punishment. It only happens to be my personal opinion.

There are, however, a good many arguments against imposing the death sentence, and, curiously enough, some of the best ones are received from proponents of the system. This, for instance:

"Capital punishment has not failed as a murder deterrent. It only has failed to be applied. A murderer has ninety-nine chances out of a hundred to escape the noose. If this chance were reversed, the argument advanced by Mrs. Ferguson and other anti-capital punishment propagandists might have some weight, but not while public records upset it."

I am still not ready to grant the latter part of this contention. And it seems to me, if the former is true, and that ninety-nine out of every hundred criminals escape—and assuredly they do—it is sure and certain proof that the death sentence is not now preventing crime at all.

It only means that the hundredth man is unjustly treated by a society that permits so many of his kind to avoid any retribution, and this is the final and ultimate iniquity.

**T**HIS capital punishment thing is like prohibition. It would be perfectly grand if it could be made to work. But so long as juries are composed of men and women, and so long as men and women are emotional rather than rational, and so long as there remain so many loopholes of escape for the guilty, I claim that it is utterly unfair to take the lives of the very few.

Why should Mrs. Judd go to the chair while a hundred thousand other women commit murders and escape? Last year one deliberately shot her husband over such a trivial thing as a bridge game and went scot-free.

Is this justice or plain stupidity? If we were half as smart as we think ourselves, we could devise other methods of punishment that would be far more effective.

If we can't kill all murderers, then we should kill none. I am emphatically against the state taking human life. If this makes me a slob sister then a slob sister I am.

## THE INDIANAPOLIS TIMES

## The Doomed Battalion!



## It Seems to Me . . . . by Heywood Broun

I GOT talking to a man in a train about a tragedy. It didn't just start that way. Neither of us said, "Well, what do you conceive to be the essential elements of tragedy?" In the beginning the topic of discussion was the Follies, and from that it worked around to "Antony and Cleopatra," and after that it was no trouble at all to swing into tragedy.

Perhaps I led the talk in that direction, because I had a number of prepared and sincere convictions on the subject of tragedy. I felt and I feel that the classic tradition has become ineffective. There may have been a day and age in which life was so full-blooded that nothing more appealing than death could happen to all one.

An Elizabethan audience well might have been moved to pity and terror when a character gasped, choked and sped away to face the threat of hell.

"Weep for the Living"

**B**UT tragedy must be recast for the sake of agnostics, Unitarians, Universalists and some of the Congregationalists. We can not be expected to weep when some sorely harassed and tortured character in a play slips from the clutch of circumstances into profound sleep or perhaps into friendless awakening.

Our emotions will go out rather to the figure who must take his pounding. We might not know who is going to die when they plan to legalize—Police Commissioner Edward P. Mulrooney of New York.

Nations and individuals are not comfortably lifted out of bad times. They must dig themselves out—Harry F. Sinclair, chairman of the executive committee, Consolidated Oil Corporation.

Unfortunately, there was small opportunity for argument with the man on the train. He stilled discussion with an overreaching agreement. Indeed, he took the theme away from me. Long before I was done, he said, "You're right."

That was less than tactful. There was nothing more for me to say.

However, he wanted to talk, "I'm a tragic figure," he began.

He seemed hale and prosperous, but the pause was only a slight one for dramatic effect. "It happened a long time ago," he continued. "I was a boy, but that doesn't make any difference. People think that things which are done to you before you are 18 or 20 don't matter. That's nonsense. I lived in Bridgeton, N. J., and we were Methodists. I was brought up on hell fire and castor oil. When I was 18, the old doctor died and a young one came along. He said that castor oil was fine, but he had a new theory. He thought it ought to be persuaded into people instead of being poured down their throats."

**N**ew Minister in Town

**T**HAT sounded a little immoral to my father and mother, but a doctor is a person of authority, like a minister, and he made them take his ideas. I don't know whether he persuaded them or poured it down their throats. Anyway, it was fixed up that whenever I took castor oil I was to get a nickel.

**M**Y friend and some others, as they testified, were so electrified by this quaint piece of pre-

"The money I was going to spend on the circus was going to help send a missionary to China. That's what I call tragedy."

"Didn't you ever see the circus?" I asked him.

"Yes, I did. I don't know whether it was the same circus, but it was one like it. I saw it when I was 23 years old. And it was a bum show. That's part of the tragedy."

## Optimism Not Alone

**I**LIKE a good many Americans, I don't get much fun out of Strindberg, and I wonder why Ibsen was so consistently gloomy. Our books and plays are more inclined to look on the bright side of things.

From that fact the generalization arises that America is a cheerful country, while Scandinavia and all the foreign lands are tinged with morbid cynicism.

That isn't quite true. Optimism about the same in all countries if you consider enough factors. After all, plays and novels constitute a very small proportion of America's fictional approach to life.

Throw the movies in, if you like, and the best-known imaginative characters of America are still outside the list. No figure of fiction, stage or screen is known as widely as a half dozen cartoons. The comic strip is the chief field in which life is interpreted to the American masses.

It seems to me, then, that America is not more optimistic than other lands. We have simply reversed the formula which prevails elsewhere.

Here we insist on taking joy and living solemnly. It is only in our lighter moments that we are willing to accept the deadly disillusion of the cynic.

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## So They Say

BY DR. JOSEPH FORT NEWTON

**A**GENTLEMAN has been fined as a man who refuses to take out of life more than he puts into it. In exposition of this definition, a friend of mine told me of a sermon he heard by Jowett of Oxford. The preacher, he said, did not put it to 200 healthy young men, as a quite likely thing, that they might die the next night and have to give God, about breakfast time, an account of their doings. What he said was pointed:

"I find it set down in tables," said the preacher, "that the average duration of human life, at the age of 21, is about thirty-six years. We may hope for a little more; we may fear a little less; but, speaking generally, thirty-six years, or about 13,000 days, is the time in which our task must be accomplished, if it is to be done at all."

**E**very Day Religion

**D**Y DR. JOSEPH FORT NEWTON

**A**ction, so unexpected from a pulpit, that their minds were opened wide and the reception of what followed; namely, that they would be a shabby lot of fellows if they spent any serious part of their 13,000 days in shirking or whining or slouching on the more shameful parts of mankind.

But it has another lesson, too. If we seem able to live without God today, it is because our fathers were not able to do so.

By their devotion to God, they left a precious deposit in American life, something too fine and lovely to be lost. It may be that their view of life was too narrow, and that this world is more important than they in their other-worldliness thought it was. Yet noble things they kept in their hearts!

We are living on the sacred legacy which they left us, whereby they made life better for all. It will be a pity—nay, a tragedy—if we turn out to be shirkers, spongers and parasites in regard to the highest things.