

# The Indianapolis Times

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TUESDAY, FEB. 7, 1933.

## MAKING BANKS SAFE

Members of the legislature will do well to examine carefully the measure introduced by Representative John Jones, offering a plan to make banks safe for depositors.

The plan is simply to force banks to unite by regions under a system now used by clearing houses. In short, it would force banks to take an interest in each other and be on guard against bad practices.

It may be a matter of some significance that in days when there have been failures and a consequent decrease of credit resources and buying power, no member of the clearing house has suffered.

If there be safety in the clearing house plan, and there seems to be, it should be extended to all banks so that industry and business be protected against any shock that comes with bank suspensions.

Other banking proposals will have the effect of reducing the number of banks and eliminating those who may be tempted to embark in this business with neither the training, the resources, or the temperament to be successful.

Other states have tried to guarantee deposits through state action. That experience has always been sad, the people have paid and banks have been tempted to depart from cautious practices.

But the Jones plan is based on a different theory. It would put it up to the bankers to keep all banks safe. Financial penalties would insure an active interest. If it be feasible, the bankers should be most active in its adoption.

## UTILITY RATES STILL UP

In November, 1931, domestic consumers of electricity were paying an average monthly bill of \$2.81.

In November, 1932, they were paying \$2.80.

The average household price of manufactured gas fell not at all during the last year, in which food, farm products, textiles, clothing and furniture all tumbled so rapidly. And an electricity tax which was intended for the companies was transferred shiftily to the consumer, making his bills actually higher in the year of deflation, instead of lower, as they should have been.

In the city of Washington, D. C., householders paid \$1.95 for 50 kilowatt hours of electricity, and the privately owned company which supplied it, under careful regulation, made a good profit at this low rate.

In other parts of the country where, presumably, regulation was less efficient, householders paid as much as \$3.69 for the same amount of current. The average for 190 large cities of the United States was \$3.25.

Meanwhile, utility companies, still enjoying the benefit of a monopoly industry, based in many instances on natural resources, and protected by past rulings from federal courts as to what does and what does not constitute a confiscatory rate of return, continued to prosper.

It is true that the Kankakee Water Company went to the courts in Illinois and complained that it was earning only 5.17 per cent and therefore was suffering confiscation of property, but few such complaints were heard.

In the Kankakee case the courts held that a utility should not expect such large profits in hard times as in better days, and did not permit an increase in rates. Which suggests that utility commissions everywhere well might take advantage of this mood on the part of the courts and see to it that before another year passes the cost of gas and electricity for home use drops to the 1933 general price level.

## STATE TAX PLANS

(From the New York World-Telegram)

"This budget," declares Governor Herbert Lehman of New York, "is in keeping with the times. . . . Extraordinary conditions compel unusual adjustments."

Not so strikingly "unusual." Nothing is more usual, alas, than meeting desperate need of public funds by adjustments broadening the basis of taxation so that small incomes will carry more of the load.

The "little fellow" always is most numerous. Also, he can be made to pay his taxes with least protest and bother. He is a godsend to hard-up governments.

The biggest item in Governor Lehman's proposed new taxes is the \$37,000,000 to be raised by an added 1 per cent tax on gross incomes for 1933. Every single person with an income of \$1,000 or more, every married person with an income of \$2,500 or more, would pay.

Capital gains and losses excluded, exemptions cut down—all this in addition to the regular state income tax, which was doubled last year. Also, in addition to whatever congress may have in store in the shape of "broadened" federal income taxes.

Under the Lehman plan the married person with two children and an income of \$5,000 would pay next year a total state income tax of \$84.

Figured in a family budget of strict necessities and on top of other taxes, does that \$84 represent the same proportional hardship borne by a person with \$100,000 income, whose state tax next year would be \$5,602?

Who will contend that it does? "Broadening the tax base" is the easiest way in state or federal field. But it still is far from equitable. Nor is there justice in continuing to provide for higher bracket incomes in tax-exempt government securities.

The Lehman retail sales tax proposal, moreover, raises another grave question of the economic wisdom of further discouraging consumption when increased consumption is the admitted major need.

We do not underestimate the Governor's difficulties. We believe he honestly and carefully has studied the question. But we are loath to see the easiest ways of increasing taxes accepted simply because they are the easiest.

We think the time has come to protect the buying power of small incomes rather than to treat them as the surest, least resisting source of revenue.

## AIR MAIL SUBSIDIES

The long painful discussion over government economy took an intelligent turn in the senate last week, when air mail subsidies were selected for amputation.

At times congress displays all the agility of a tight-rope walker in avoiding obvious important duties. This is one of the other times when an unpleasant task was faced courageously and done thoroughly.

The senate's action is not intended to end air mail service in the United States, although the entire \$19,000,000 appropriation for this purpose was stricken from the postoffice appropriation bill, on motion of the Democratic leader, Senator Joseph T. Robinson.

Robinson said, when he suggested what appeared to be very drastic action, that his purpose was to provide a means of reorganizing the air mail so that it can pay for itself within a reasonable time.

If this plan is carried out, the new administration will examine existing air mail contracts, eliminate subsidies entirely or gradually, and prepare new contracts under which the government will pay a fair price for delivery of the mails by air.

The government operated the air mail itself at one time and brought it almost to the point of being self-supporting before it turned it over to private industry.

Since this is true, the postoffice department should be able in a short time to reduce its payments for transportation of air mails to a moderate poundage basis similar to that paid for transportation of mails by rail, at the same time leaving the private operators in a position to earn reasonable profits.

## OUR GRANDFATHERS

"People are complaining about the loss of things which their grandfathers never had," is a saying which is going the rounds.

It is a good answer to querulousness and cowardice, but it is not an answer to the economic question.

We should be responsible for a tragic failure to conserve humanity's achievements if we were content to go back to our grandfather's standard of living.

It is our duty as well as our right to make widespread luxury practicable.

We will not be better off if we go back to grandfather's horse and his bowl and water picher.

We will be better off if we have grandfather's courage to pioneer.

Our pioneering must be in distribution, as grandfather's pioneering was in production.

Our courage must be great enough to face the fact that there can not be a better distribution of goods without a better distribution of wealth.

Lloyds has insured a bridegroom against the risk that some day he may have to support his mother-in-law. But it hasn't yet offered protection against her visits.

It's not surprising to see congressmen fighting like cats and dogs. But running around in circles trying to make both ends meet is carrying the impersonation too far.

Sometimes we're glad we don't know much about this theory of relativity. We'd hate to be told that the first robin just was late getting away.

It's fitting that Paris designers should trim the new spring gowns with telephone wire, considering the long distance tolls American women pay for them.

A London laborer gave Britain a shock by managing to break into the Bank of England, regarded as impregnable as the Rock of Gibraltar. The intruder might be just the right man for Roosevelt's cabinet.

If Admiral Byrd's next trip to the south polar regions accomplishes nothing else, it will give him a splendid opportunity to dispose safely of a four-year accumulation of used razor blades.

## Just Plain Sense

BY MRS. WALTER FERGUSON

THE struggle between pacifism and militarism now is unequal. Advocates of the latter have at their disposal vast government appropriations. Peace lovers have only words.

But in the end words always have proved more powerful than dollars and the day surely will come when men and women will make their last great fight against their everlasting and implacable enemy—war.

I love to remember what Eugene V. Debs said when he stood before the Ohio judge not so many years ago while the war fever, like some evil plague, swept over the land.

"Gentlemen," said Mr. Debs, in a truly Homeric statement, "I will take back no word to save myself from the penitentiary. I am accused of obstructing the war. I admit it. I abhor war and I would obstruct it if I stood forever alone."

All the valiant deeds of all the warriors of earth do not exceed in courage these simple words. They hold for humanity something of the same warning that Jesus gave as He trod the road to Calvary: "Daughters of Jerusalem, weep not for me. Weep for yourselves and for your children."

AND we of the twentieth century shall weep, and we deserve to weep, if, knowing as we do all the horror, crime and brutality of war, we do not make more of a conscious effort to outlaw it than we are making now.

When Bruce Barton proposed that congress should appropriate 5 per cent of its present war budget, or some forty-eight million dollars, to educate the people against war, he presented us with a sensible working plan.

It is terrible that a professedly peace-loving people should spend so much of its wealth to keep war alive and so little to promote good fellowship among nations.

For no one really can start war except public opinion. No man or group of men, however, mighty, can incite a nation to take up arms and court its own destruction unless they first use the forces of propaganda, money and hatred to turn men's minds toward conflict.

Today too much of the money for which we sweat and slave goes to keep alive this horror. Other civilizations, other races have been supreme in war and passed into oblivion. There is only one new way, one way in which America can become a world force, a leader of nations, a torchbearer for humanity—and that is to make her Statue of Liberty an emblem of peace for men.

## Disconcerting, to Say the Least!



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

HERR HITLER is quoted as having declared to his countrymen, "Crucify me if I fail."

Adolf's delusions of grandeur seem to be growing. There was a time when he merely thought that he was Mussolini.

But crucifixion would be a most inappropriate punishment for the German junker. The dispensation which he seeks to bring to a troubled land is a new application of the old war lord in the year 1914. That probably was the finest army the world ever has known. It could, of course, have tramped down Caesar, Alexander and Napoleon in a single afternoon. And its strength availed it precisely nothing.

And when anybody in any nation begins to urge recovery through a greater sense of nationalism and a more highly isolated patriotism, it will be well to remember that Herr Hitler is the full and perfect flower of this school of thought.

### The Love of Country

"PATRIOTISM" generally is put forward as meaning "love of country." If that were precise, no objection could be made to the rising tide of nationalism which is sweeping the world. But unfortunately love of country often is all too coupled with aggressive hatred for the rest of the people of the world.

Although America has not yet elevated into its highest offices anybody quite as ridiculous as Herr Hitler, or as dangerous for that matter, we have public men who are treating the same path. It is by his rich humanity that Dickens lived, by his humor of character and cartoon and his melting pathos which, if sometimes maudlin, was none the less real. He taught his age how to laugh, and that was no easy task in a solemn, Hamlet-like generation.

It was a wholesome, hearty, happy life with which he dealt—there is more eating, drinking and kissing in Pickwick than in any other book. One always is meeting a Dickens character and is lucky not to be one himself.

A young man almost breaking his neck to break into society recalls the young man of the name of Guppy. A sleek, clumsy, hypocritical meekness reminds us of Uriah Heep, with his starchy hair.

Micawber is the symbol of the happy-go-lucky ne'er-do-well, always waiting for something to turn up, as Toots is of him who has whiskers on his brain. Happy is the man who can be sure that he has no taint of Pecksniff, the humbug, in himself.

PICKWICK and Sam Weller are the Quixote and Sancho of London; they are immortal. The woman who enjoys ill health with sweet insipidity and engaging paleness, while her husband assures her that it is due to too much soul, is Mrs. Witterly.

The donkey who always speaks his mind, regardless, is seen in Chollup, and the goody-goody girl in Agnes, who always was "pointing up." Of course, there is more in Dickens than his cartoons, but these gave him a vast popularity.

Since agony and violent death failed so signally, what is the point in appealing to the steel helmets to solve the present difficulties of Germany? Hitler has his own private Nazi army, and some spectators have marveled at its seeming efficiency.

All right, but nobody can assert that it possesses anything like the power which lay in the forces of the war lord in the year 1914. That probably was the finest army the world ever has known. It could, of course, have tramped down Caesar, Alexander and Napoleon in a single afternoon. And its strength availed it precisely nothing.

These men of blood and iron are also creatures of stuff and nonsense. There are no fools like militarists. They are the incurable romantics and sentimentalists of the world, who learn nothing and live on last year's dreams.

Let's be practical, let's be realistic and turn to the way of salvation for all mankind. Not forever must we walk like geese and talk above the rail of drums. We do not want the old world. It has died. Ring in the new. (Copyright, 1933, by The Times)

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## M. E. Tracy Says:

WE'RE FAR FROM PERFECTION



ALEXANDER THE GREAT is reported to have wept because, as he imagined, "there were no more worlds to conquer." The truth is, he hadn't conquered any; just ridden roughshod over a lot of territory and frightened a lot of people.

The vast empire he thought to have created lasted hardly long enough to see him well entombed.

Some Americans see the future with Alexander's tear-dimmed egotism. We have invented ourselves out of a job, they think. No hope for the country, except to put three Sundays in each week, with no work after lunch any day, and let experts tell us what to do the rest of the time.

To let them tell us, we have about completed the task of building a nation and have such a surplus on hand as would build two or three more.

Well, that may be a logical conclusion for those who live in apartments overlooking Central park and have tax-exempt securities with which to pay the upkeep.

To the less fortunate, it looks as though a great deal remained to be done.

## Our Outlook Has Grown Narrow

WE have done some very wonderful things. Our skyscrapers are the tallest on earth. Our hotels are the doggiest, if not the most comfortable.

Our schools are magnificent, and some of our prisons represent a capital outlay per room that is far beyond what the average citizen can afford in his home. Our roads are beyond compare and our automobiles are so thick as to make walking dangerous.

There is a telephone and a radio in most houses. The movie has developed into an industry of first magnitude. So have baseball, golf, and contract bridge, with the jigsaw puzzle and technocracy promising to follow suit.

Outside of such items, however, this is a rather tacky nation, its wealth, energy and producing power has coagulated into curious pools; its development has grown rusty and its outlook strangely narrow.

Great cities are ringed about with idle land which forces a long haul for most every description of food. Indeed, the long haul once was the primary object of railroad building and has been woven into our economic system.

The great city was a by-product of the long haul craze. We wanted them few and far between.

Congestion came to be looked upon as synonymous with progress.

## Our Advancement Is Not Logical

WITH two million square miles of land uncultivated and uncared for, we clamor for subways, double-deck streets, and kitchenette apartments on the fortieth floor.

Some old fogies supposed that when the automobile arrived people would live in the country and work in town. They were wrong. Also they were wrong in supposing that the radio would do much to promote rural or suburban development.

Our advancement, especially during the last half-century, has not been logical or scientific, save in the production end. On the consuming end—and that's the end that counts—it has been largely a matter of salesmanship, fad, caprice, and mob psychology.

Our art is stored in museums, our culture comes over the air, and most of our pleasure is taken sitting down.

The only trouble with the machine age is that we are not giving it a fair chance, not letting it work for the genuine improvement of living conditions, not achieving the great things we might with its help.

## SCIENCE

## Uncle Sam, Scientist

BY DAVID DIETZ

THE cartoons picture your Uncle Sam in a star-spangled, spike-tailed coat and striped trousers. But it would be entirely appropriate to depict him in the white jacket of the laboratory worker, for Uncle Sam is becoming more and more of a scientist.

Scientific study and research has become one of the important branches of governmental activity. The average citizen who thinks of national government in terms of new postoffices, army maneuvers and the difficulties of balancing the budget, probably does not realize the volume of important scientific work which is done by the government.

The farmer, profiting by the advice of the department of agriculture, or the business man, finding the answer to a technological problem in a publication of the bureau of standards, knows the importance of governmental work in the field of science.

Realizing the necessity of a general understanding of the importance of this work at a critical time such as the present, the Scientific Monthly, official journal of the American Association for the Advancement of Science, has undertaken the publication of a series of articles dealing with this subject.

## Mr. Hoover's View

THE series is started with an introduction from the pen of President Herbert Hoover. In it he sets forth the