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HOOSIER BANKERS

Indianapolis banks were ready to do business yesterday. The big Federal Reserve banks in the metropolitan areas were not.

Indiana justly may be proud of this. Its bankers evidently have their business in far better shape than some of those former titans of finance in the east, whose merest statements a few years ago would shake the markets of the world.

Had these big financial institutions been ready, Hoosiers today could be getting service from their own banks. It was natural that the local banks did not reopen. They were too shrewd to do so and let Indiana money go pouring out east to oil the wheels of Wall Street. So they are watchfully waiting and keeping our money at home, where it belongs.

Public confidence has been shaken sadly of late in all bankers because of the scurvy conduct of a few high-powered confidence men in the profession who got their names in the newspapers. It is quite true that there are bankers who ignored the faith which their depositors had in them and used their fiduciary position to sell worthless stock.

When a man gambles with his own money he may be a fool, but when he secretly gambles with the savings of poor folk he is the meanest kind of criminal. It is unfortunate that the doings of these robber-baron of finance were so sensational that the public began to think that all bankers were like them.

Yet for each of these there are a score of bankers who have divested themselves quietly of their personal fortunes and even their salaries, that their depositors might suffer as little as possible.

No brass bands turn out for this kind of thing, nor do the newspapers carry headlines. This brand of banker never thinks of talking about his sacrifices, because he considers them merely his duty.

The people already are beginning to discriminate. They realize that there are good men as well as bad in banking. Only a zany condemns the whole Christian philosophy because many who profess it do not live up to it. It is just as silly to damn our whole economic structure, based on the ideal of mutual trust, because some bankers are revealed as well-dressed pirates.

Judging from the record of last week, Indianapolis bankers have earned the right to public confidence. In the whole United States they were among the few who were able to reopen yesterday, but could not, because of laggards elsewhere.

An army never can move faster than its slowest units. Indiana must be patient with New York. But, when the times come to strike the depression camp and march on Jericho, it will be the bankers of this state will sound the trumpet call that brings the walls tumbling down.

BANKS MUST ACT

Unnecessary delay in local communities throughout the country is holding up the Roosevelt banking program.

Following the presidential proclamation declaring a national banking holiday to protect the gold supply from foreign drains and domestic runs, important modifying regulations were issued by Washington. The purpose was to assure a minimum of interference with necessary business during the moratorium.

Some banks are acting upon those regulations. Many banks are not.

In some cases there are adequate reasons why the individual bank should not, or is not able to, perform the services set forth in the government regulations. Obviously, many others can open, but have not done so, because of timidity or because of a misunderstanding of the regulations or for some more selfish reason.

From some states come reports that state authorities and local clearing house associations are bringing pressure to prevent banks from opening under the federal regulations.

It is imperative that this confusion and division of authority cease. The government regulations are clear. They leave the decision to the individual bank. That puts the responsibility on the strong banks especially to provide the minimum of financial services required by their communities.

The most important modifying regulations relate to pay rolls, foods and medicines. Banks are prohibited from paying out gold or gold certificates, but are permitted to pay out other forms of cash and currency for these essential purposes.

These exceptions to the moratorium would not have been made by the President had they not been vitally necessary to the health and morale of the people, and to continuance of elementary business life.

The failure of many banks to make these food and pay roll payments is weakening commerce and industry. It is causing severe hardship to the people. It is creating a condition of uncertainty and unrest just when the action of President Roosevelt has restored national confidence.

The entire nation has been lifted to new hope by the courage and quick decision of the President and federal government. But the federal government can not do it all. The local communities, the individual banks now must do their part.

The President has called the banks to action. Too many banks have failed to act. Pay roll and food payments, as provided in the federal regulations, should begin at once.

JUST A TRAFFIC PROBLEM

An incident that has occurred in Washington at the beginning of President Roosevelt's administration is significant.

Hunger marchers were about to parade to the district building to air their grievances. The capital city's commissioners, in a panic, rushed to the White House to find out the new President's attitude on parading radicals. While riding up an elevator in the White House, Mr. Roosevelt quietly dictated this statement to his secretary:

"If the parade can be conducted without interference with normal traffic, I see no reason why it should not be held."

Thus simply the new President disposed of the problem of demonstrations that had caused his

predecessor sleepless nights and brought endless public criticism. Of course these radicals had the constitutional right to parade. Their rights were limited only by the needs of normal traffic.

That Washington police a few minutes later brutally attacked the paraders and clubbed many of them into ambulances is not so significant as the fact of President Roosevelt's sensible utterance.

That, and not the police assault on unarmed citizens, should form the guiding principle of every American city. For the law to provoke lawlessness and violence in these times is especially dangerous.

ECONOMY AND ECONOMY

The conservative superintendents of the National Education Association, meeting in Minneapolis, have voted to abandon their suppliant attitude and turn militant defenders of the nation's free school system.

They have organized to fight openly those "selfish groups" bent on creating a "peasant class in the United States." They offer to join with public-spirited industrial, financial and political leaders to set the nation back on a sound program of reconstruction and restore the forty-five billions of national income lost "through selfish and dishonest management."

"Peasant standards are not necessary in our country," the superintendents declare, "either in educating children or in other areas of life."

These educators should be listened to. Even in lean years the free schools and essential social services can and must be carried on. While certain extravagances can be curtailed, it is not necessary to shut down rural schools and kindergartens, make teachers work for \$40 a month, and turn youngsters into the streets, later to become charges on the communities.

Taxes must be reduced. The major wastes lie not in the schools, but in duplicating governmental functions, in overlapping political subdivisions, in too many politicians at the tax trough, in other flagrant inefficiencies.

The Governors meeting in Washington with President Roosevelt should seek to evolve a better economy program.

"There is much blindness, blundering, and sheer insincerity in the almost hysterical campaign against public expenditures now sweeping the nation," President Glenn Frank of the University of Wisconsin said recently. "Real economy will mean national salvation; bogus economy will mean national suicide. Indiscriminate budget slashing may set us back socially for a generation."

HELPLESS CHINA

Dispatches from rival commanders in the field seldom agree on what actually has taken place, and it is, consequently, difficult to know at this distance precisely what is going on on the battle fields about Jehol.

But a summary of the conflicting claims seems to indicate the Japanese drive is moving even faster than the Japanese themselves had predicted, and that Chinese opposition is not sufficient to stem the march of the mikado's efficient, disciplined war machine.

This, after all, hardly is surprising. Modern warfare gives an enormous advantage to the army which has the bulge in equipment and training; and that the Japanese army enjoys a vast advantage over the Chinese in this respect is not to be disputed.

It becomes increasingly evident that unless the powers of the world find some way of making their influence felt, Japan is going to do just about as she pleases in China. China can't stop her.

Dispatches relate that an escaped prisoner was recognized by his smile. Perhaps it was because everything was so new to him, but he showed an outstanding lack of caution in making himself so conspicuous.

A collector paid \$6,000 for a copy of Blake's "Songs of Innocence and of Experience." A high figure that seems, considering most of us got three magazines, a pictorial history of the war and one of the best sales talks we ever heard with our \$10 set of O. Henry.

The fact that the rent is due again, the income tax blank is waiting, and the coal pile is dwindling may be the reason for that far-away look in dad's eyes as he drops crumbs to the goldfish.

If March tries to go out like a lamb, the coal man will be trying to pull the wool over its eyes.

A gardener has produced a rust-proof hollyhock, but until they cross the chameleon with berry pie our vests just will have to take it.

Another handicap the liar suffers is that nobody will believe him when he tells the truth.

Just Plain Sense

—BY MRS. WALTER FERGUSON—

THORNTON WILDER's sister Isabel has written a book called "Mother and Four," a simple story of a widow and the routine of her days while she brought up her children alone.

The subject is one that touches the heart of the world. All of us have known many such women who, bereft by death of the support and protection of a husband, bravely have assumed the double role of father and mother.

Rare but even more inspiring are the cases when men are widowed and yet manage, in some fashion, to keep their homes intact and their children living happily in them.

It seems to me that no praise is too great to the man who attempts this difficult task, for difficult it is, indeed. Most of us assume that it is impossible.

Our first impulse always is to advise a father to turn his children over to relatives, close up his house, and return to a bachelor existence.

And this usually results in his never possessing his children again. Time goes by. They become settled in other places and their father is a visitor, and not much more.

SOMETIMES, to be sure, finance compels a man to such a course. But when it is possible, the father is wise who buckles down at once to the hardest job in all the world, and the most worthwhile.

To keep his home the vital place, to come back at night to his children, even if the mother is there no longer, to sit in the evenings by the firelight with them and thus become a part of the life and memory of his little ones—this is the finest effort that a man can make.

A great many times in our lives things seem too hard for us to do, and yet we do them. And in the doing, we find again a certain content and peace.

The man who is a father has something precious to give to his boys and girls, something that never can be given to them by another, so long as he is on earth.

And he who has made this effort, even though his profession or business may have suffered, still has done the most noble and worthy deed that man can do.

'I Reckon We Can Do It Again, Frank'



It Seems to Me by Heywood Broun

I UNDERSTAND that spring is here. The crocuses—if the crocus is the flower I think it is—are pushing up through the earth. And so are the deserving Democrats.

And now we have a new President of Franklin D. Roosevelt are enormous. He begins with the handicap of functioning through a party which is at core reactionary. Moreover, his leaving of liberal or radical leaders tends strongly to charlatanism rather than passionate conviction.

Nor do I find in the specific suggestions of President Roosevelt himself enough disposition to depart from ancient methods which have proved outworn. But it is possible that he may grow mighty in office. Here and there among his close advisers are one or two who will counsel the newer way.

It is true that the unofficial cabinet is a bit too large for comfort. Instead of a single Colonel House we have many munitions. And they are so diverse that it must soon be plain to President Roosevelt that he can not live in all of them. I hope he enters the right door. When he finds it, let him indicate it plainly with a chalk mark.

And I do not believe at all that it is the part of reasonableness for all radicals to be in fierce opposition to the new regime right from the jump. I do not think that even a Democrat should be criticized for his acts before he has acted.

I think that radicalism can become too doctrinaire. One of my revolutionary friends seriously contemplated voting for Herbert Hoover, and when I asked him why he answered, "I think that four years more of an administration like that would give us such terrible times that the coming of the co-operative commonwealth would be hastened."

Recovery Is Needed

THAT point of view seemed to me more callous than logical. I doubt that the man with the most pain is precisely the patient who picks the wisest physician. There comes a point in the agony of any long illness where the sick man will give his case over to any quack who happens to be handy.

America has been critically sick, and I want to see recovery. If we are reasonable human beings, we have sufficient data on hand already to prove the inequities and the inefficiencies of the system under which we live. Enough people have been touched by fear and hunger and homelessness already.

I do not think that salvation lies in a continuance of torture. If America has not learned its lesson by now, then I'm afraid the hope of our ever coming of age is dim indeed.

Within Ourselves

IT is necessary for us to rely wholly upon the folk in Washington. Even when the executive and legislative engines stall we can begin to learn the principles of co-operative effort.

Workers of all sorts must appreciate the necessity of fraternity. I hate to see actors standing around and saying that the producers are not doing this or that, when it would be so distinctly possible for the actors themselves to band together and put on plays.

I have been in newspaper work for twenty-five years, and I never have seen newspaper men get together on anything except may be an annual dinner. All of us sit around and wait for some magical healing ointment to be poured upon the top of the head by some prophetic striding suddenly into the marketplace.

And the truth is, that we should not waste time in foolish dreams of dictators, white hopes and wonder workers. Wherever two or three are gathered together, we can begin the building of the new world.

It is spring, and those crocuses of which I spoke are lifting up their heads. If a poor, dumb flower can do that, why not the actor, the newspaper man and every fellow worker?

And if I've picked the wrong flower, the moral still goes.

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So They Say

Japan has been and always will be the mainstay of peace, order and progress in the far east—Yosuke Matsuo, chief delegate to the League of Nations assembly.

The French and the Germans practically are civilized, so it's not much fun traveling there—Clara Bow, film actress, on return from abroad.

I believe my best course, henceforth, is to shut up—George Bernard Shaw, Irish playwright.

If the one-day-of-rest-in-seven biblical rule were enforced it would give many people work—Frances Perkins, appointed secretary of labor in Roosevelt's cabinet.

Back of every case of overprotection, babying, oversolicitude, too much mothering, overindulgence, there is a certain amount of rejection—a desire of the mother to be rid of the child—Dr. David Levy, chief psychiatrist of the Institute of Child Guidance.

During good times, nobody would consider laughing at a banker—Sam H. Harris, theatrical producer.

It is time that the world learn that the side of the Paris that amuses itself, there is the real France that labors, suffers, strives, and aspires.—Professor Raoul Allier, president of the French Protestant Theological Seminary in Paris.

Let us not ask for a return of our former false prosperity, but for a return of integrity and honor and responsibility and duty among us—Bishop William T. Manning of New York.

DAILY HEALTH SERVICE

Bite From Spider May Be Serious

—BY DR. MORRIS FISHBIEIN

Editor Journal of the American Medical Association and of Hygiene, the Health Magazine.

SNAKE bites and lizard bites do not affect any considerable number of people in this country, although such cases do occur, particularly in the southwest.

On the other hand, not a few people occasionally are bitten by spiders or scorpions or stung by bees, wasps, or hornets.

Most spider bites in the United States are due to the spider called the "shoe-button" spider, the "hour-glass" spider or the "black widow." The insect is called shoe-button spider because the body is black and button-like.

It is called black widow because of the peculiar habits of this insect. The female frequently eats the male after it has served its purpose.

When a person is bitten by the black widow, he has sudden, severe pain at the spot where bitten, and, associated with this cramp-like sensation in the muscles near the spot.

There may also be sensations of heat and cold, called hot flashes; perspiration; severe sweating; restlessness, and sometimes disturbance of the action of the bowels and kidneys.

In exceptional instances, in something less than 10 per cent, there may be progress of the condition to the point of death.

Because the insect is small, the bite is small, usually a red spot about as large as the deal of a pin.

SCORPIONS, in contrast to spiders, are not numerous, and their bites are rather rare. When a person is bitten by a scorpion, it is customary for the doctor to inject anesthetic solution around the bite, including also some adrenalin solution to constrict the blood vessels and prevent absorption.

The sting of the bee, wasp, or hornet produces pain and swelling, but serious illness only when a considerable number of insects have stung one person at the same time, or when the person stung is especially sensitive to the poison of the insect.

A bee sting usually is less poisonous than that of a hornet. The pain of a sting from a bee or wasp may be alleviated by the use of lotions or ointments containing menthol or carbolic acid.

It is well to make sure that the wound is kept clean. Sometimes, to prevent absorption of the poison, it is well to have a physician prescribe a suitable cathartic.

Obviously a person who is extremely nervous or who suffers with extreme pain should have sedatives for relief.

M. E. Tracy Says:

NARROW LOYALTY MUST PASS



WE dwell in a conflict of loyalties. Nothing has done more to emphasize this than the depression. Ever since 1929, group, clique and class interests have exercised an unwholesome influence on public policy.

In resigning the other day, Charles E. Mitchell said that his first loyalty was to the National City bank of New York.

There is hardly a man of importance but would feel inclined to say the same thing about some institution under similar circumstances.

Great combinations have served no purpose so distinctly as to divert allegiance from the nation and the nation's welfare. It goes without saying that we can not hope for recovery on such a basis. The disaster which has overtaken us is not local, sectional, or factional, but affects the whole country.

Some lines of business may have been hit harder than others, but one would find it extremely difficult to name them. Such situation can not be dealt with successfully except by recognizing its universal character and by insisting on an equitable distribution of the burden.

The time has come to subordinate group loyalties for the sake of that concerted action which is essential. It is not only impractical but impossible, for any class or group to escape a fair share of the common loss, or of the work necessary to restore our economic structure.

We Must Think in Natural Terms

OUR first objective is to regain national consciousness. That can not be attained through the ritualism of politics, or through the performance of routine duties.

It goes deeper than saluting the flag, or arguing that what is good for some particular interest is bound to be good for the whole.

The disappointingly slow progress we have made thus far can be attributed largely to the fact that many people have tried to make themselves believe that recovery was bound up with their own business, trade, or activity. The result has been a grand scramble to protect that business, trade, or activity, regardless of the effect on others.

Too much emphasis on specialization and organization within the country has caused a pronounced decrease in the confidence and loyalty on which the country depends, and without which the country can not function in an united, effective way.

The work in hand calls for us to be Americans, not in a Fourth of July sense, but in a sense that will cause us to make the necessary sacrifices without compulsion.

The work in hand calls for just as solid a front as war ever did, and perhaps for a greater degree of courage.

Piecemeal Measures Must Be Dropped

DURING the last three years we have lost double the money that we spent in the World war, even if the allies are included. We have allowed ourselves to suffer defeat after defeat.

In spite of new taxes and stringent economies, we have not been able to balance the federal budget, much less ease the farm situation, or relieve unemployment.

Piecemeal measures must be laid aside for those which deal with the basic problem, and the idea of balking constructive legislation because it seems to interfere with some particular line of business must cease.

The inability of private enterprise or local government to handle the situation has been demonstrated. Our one hope lies in a public policy so revised and so shaped that it will result in restoration of confidence, expansion of credit and revival of industry all along the line.

SCIENCE

'Noble Lo' Debunked

—BY DAVID DIETZ—

CAPTAIN JOHN SMITH of Jamestown, explorer, colonizer and Indian fighter, whose life was saved by the youthful Pocahontas, was responsible for the myth of the "noble savage."

That is the conclusion of Dr. Elsie Murray of Ithaca, N. Y., who has been examining the writings of Captain Smith.

She believes that Rousseau, DeFore, Swift, Montesquieu and all the others who sang the praises of the "natural man," and the "golden age," and started the back-to-nature movement, got their notions from the old captain's literary ventures.

The "noble savage" school of thought is one of the most interesting in the history of philosophy. It dominated the entire eighteenth century, and, though pretty well debunked by modern anthropology,

ogists, still flares up occasionally. Captain Smith, so Dr. Murray informs us, was the "original Trader Horn of the Americas."

Apparently he had much in common with Baron Munchausen. Here is his description of the Susquehannock Indians—the spelling is his, too:

"Such great and well-proportioned men are seldom seen; for they seemed like Giants to us. The English, yet and to the neighbors, yet seemed of an honest and simple disposition."

Their speech, he continued, is "the strangest in all these countries, for their language it may well resemble their proportions, sounding from them as a voice from a vault."

They smoked pipes. These gigantic savages, Captain Smith continues, were clothed "in the skins of Beares and Wolves, from which the ears, nose, teeth, and paws still dangled."

He describes one as having the head of a wolf hanging on a chain as a sort of jewel.

Another wore a string of beads weighing seven pounds, while a third wore a green and yellow sash in place of an earring.

These Indians smoked pipes which, according to the captain, were almost a yard long and were "prettily carved with a Bird or a Deer, or some such device at the great end, sufficient to beat out one's brains."

Among the habits of the Susquehannock, however, was an occasional lapse into cannibalism as a sort of religious rite.

"This peculiar defect in manners or in morals appears somehow to have escaped the notice of the census of the early romanticists and back-to-naturists," she adds.

Times Readers Voice Views . . .

Editor Times—The criticisms of disgruntled Republican members of the legislature should not worry Governor McNutt or the present administration. Their fulminations are as "sounding brass and a tinkling cymbal."

Too many of our Governors have been mere figureheads. Some plain grafters. The same conditions prevail in most of our states. Legislatures, lacking strong leadership, have degenerated into log-rolling conglomerations of palm-tapping grafters who care nothing for the people's interest.

Now that Indiana has, at last, elected an honest, upstanding Governor, whose character and intelligence give him the qualities of real leadership, the people of this state, no doubt, are pleased to see things done without unnecessary loss of time.

The American people like a real leader who has the welfare of the people as his uppermost intent. But the soreheads who have been accustomed to associate with the "you - scratch-by-back-and - I'll scratch-you" kind of politicians, of course, do not like the kind of leadership that puts the people first and the grafters last.

M. S. CLAYSON.

Q—Why is the United States not a member of the League of Nations?

A—Because the United States senate refused to ratify the treaty of Versailles, which had the covenant of the League of Nations incorporated in it.

Q—Is a whale a fish?

A—Whales are mammals.