

U. S. BANKERS HAVE MADE DUCEKRS OF PUBLIC, BOOK BY FAMED ECONOMIST ASSERTS

Dr. Max Winkler, Internationally Known,
Says We'll Never Get Back Loans
of Rainbow Days.

By WILLIAM PHILIP SIMMS
Scripps-Howard Foreign Editor

WASHINGTON, Nov. 18.—By Jan. 1, 1934, foreign governments, states and municipalities will be in default to the tune of \$22,300,000,000.

Interest due and unpaid at that time will total well over \$12,500,000,000, and is accumulating at the rate of over \$1,000,000,000 a year, or more than \$2,000 a minute.

The amount in default represents about \$12 for each man, woman and child in the world, regardless of country, race or creed.

It is only slightly less than the total expenditure of the United States government from its start a century and a half ago down to the World war.

These gigantic figures bind the nations of the world together for all time and eternity. They never can pay them. They never expect to pay them.

Such in effect is the startling introduction to Dr. Max Winkler's book, "Foreign Bonds—An Autopsy," published today by Roland Swain Company.

Comes at Great Time

Coming as it does on the heels of by sensational testimony revealed by Ferdinand Pecora and the senate banking committee, it clinches the impression here that the bankers, in the vernacular, have made unmitigated suckers of the public.

Dr. Winkler is a new York banker in his own right, and an economist of international repute. An autopsy, he observes, does not help the dead, but a knowledge of what caused the demise might benefit the living. Hence his "autopsy" on the colossal "dead" debts which foreigners owe, but never will pay.

The outspoken volume describes the transformation of the United States from a debtor to a creditor nation with investments abroad aggregating more than \$17,000,000,000, mostly within the last fifteen years. This sum does not include the \$11,000,000,000 debt owed to this country by Europe.

A Land of 'Easy Money'

It reveals how Americans "discovered" the world during the last decade and a half as a field for investments, and how the world, in turn, "discovered" America as a land of "easy money," with a "docile and incompressible" public ready at a moment's notice to lend money to friend or foe without giving a thought as to how, if ever, the loans were to be repaid.

It tells how reputable bankers and investment brokers took advantage of this public, which depended upon them to look into the soundness of securities before offering them for sale—and unloaded billions of dollars worth of paper now worth little or nothing at all.

It tells how bankrupt foreign governments were pictured in rainbow colors by American floaters. How some of the most conservative concerns in the country disposed of securities in a way which in England sent people to prison.

It's Amazing Story

How the kin of high government officials were bribed for their aid in floating virtually worthless bonds sold in this country, and how as much as 90 per cent of the proceeds of some of these loans actually never reached the hands of the borrowers.

It is a most amazing story, one every American grow-up should read as part of his education. It should be required reading in high schools, colleges and universities. For while it may be that the Hegelian dictum is true that "we learn nothing from history," there are exceptions to the rule, and these exceptions—those able to learn from experience—can save money by a study of this book.

One Nation Is Gone

Dr. Winkler, among other things, knocks into a cocked hat the popular notion that governments seldom default and struggle to pay lest they be forever branded as poor risks or cheats.

France, for example, now in default on her war debt to the United States, "ceased payments at least once every thirty years" from the sixteenth to the nineteenth century. During the last century, the author points out, not one Latin American republic escaped default, some repeating as frequently as once every seven years.

Default on the part of governments, even some of the principal ones, apparently has become a habit rather than the exception. Nevertheless, Dr. Winkler does hold out one little ray of hope, slender though it may be, namely that governments normally prefer to pay something on account, even if only a few cents on the dollar, rather than default in toto or repudiate.

Gone, but Not Forgotten

Automobiles reported to police as stolen belong to:

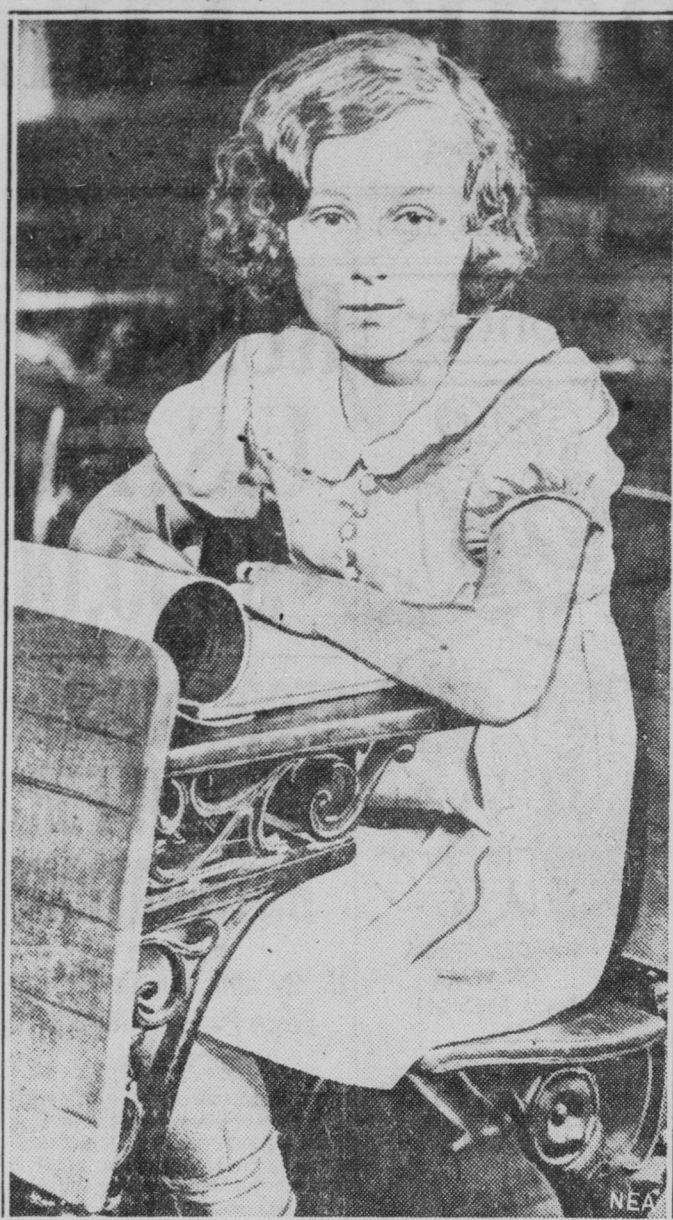
C. A. Sanders, 936 North Keating avenue, Chevrolet sedan, from Market and Alabama street.
Harold C. Myers, 2016 Park avenue, Ford roadster, 48-491 from front of 2016 Park avenue.
Brewer H. Hill, Danville, Ind., Ford coach, 291-125, from Danville, Ind.
W. F. Luth, 1532 East Vermont street, Buick coach, 37-345, from 1532 East Vermont street.
William Richardson, 2911 Park avenue, Packard sedan, from Meridian and North streets.

BACK HOME AGAIN

Stolen automobiles recovered by police belong to:
Al Thacker, 1702 North Alabama street, Buick coupe, found at Greenfield, Ind.
Eimer Wood, 1131 East Chicago, Chrysler coupe, found at Michigan and Illinois street.
E. E. Jarman, 703 West Twelfth street, Whippet coach, found at 400 West Fifteenth street.

Shooting Suspect Held
James Reynolds, 933 Hadley street, was held for investigation today by police in connection with the shooting of Bud Toliver, 20, Negro, 636 Locke street, last night.

EX-WIFE, 11, RETURNS TO STUDIES



An ex-wife at 11, that's Dorothy Holsel whom you see back at her first grade studies in Oklahoma City after a judge annulled her marriage to T. J. Holsel, her 67-year-old husband. Probation officers said Dorothy's father "traded" her for Holsel's daughter of 15.

Tonight's Radio Tour

NETWORK OFFERINGS

P. M.
4:00—Duchini's orchestra (CBS) WABC.
4:15—Garrison's orchestra (NBC) WJZ.
4:30—Three Scamps (NBC) WJZ.
4:45—Jack Armstrong (CBS) WABC.
4:55—Neil Sisters (NBC) WJZ.
5:00—Songs (NBC) WJZ.
5:15—Spanish Serenade (CBS) WABC.
5:30—Under the Stars (Mr. Whitington) (CBS) WABC.
5:45—Orchestra Mechanic (NBC) WJZ.
5:55—Cugat's orchestra (NBC) WJZ.
6:00—Midnight Bailey (CBS) WABC.
6:15—Edgar's orchestra (NBC) WJZ.
6:30—Jack Armstrong (CBS) WABC.
6:45—Marty Small, soloist (NBC) WJZ.
6:55—Club Boy (NBC) WJZ.
7:00—Grandmother's Trunk (NBC) WJZ.
7:15—Tito Gupar, tenor (CBS) WABC.
7:30—Fred's Wife (CBS) WABC.
7:45—John Herick, baritone (NBC) WJZ.
8:00—Half Hour for Men (NBC) WJZ.
8:15—Lenny's orchestra, Jeanne Lane (CBS) WABC.
8:30—Three Musketeers (NBC) WJZ.
8:45—Jane Froman, Charles Carlie & the Three Musketeers (NBC) WJZ.
9:00—Circus Days (NBC) WJZ.
9:15—Famous Radio Pioneers (NBC) WJZ.
9:30—Jack & Loretta (NBC) WJZ.
9:45—O'Leary's Irish Minstrels (NBC) WJZ.
10:00—Waltz orchestra (NBC) WJZ.
10:15—Elmer Everett Yess (CBS) WABC.
10:30—Weatune (NBC) WJZ.
10:45—Piano Trio (CBS) WABC.
11:00—Antonia's Cubans (NBC) WJZ.
11:15—The Big Show (NBC) WJZ.
11:30—Elder Michaux and Congregation (NBC) WJZ.
11:45—Jack Pearl and Goodman's orchestra (NBC) WJZ.
12:00—Jamboe (NBC) WJZ.
12:15—Reisman's orchestra and Yacht Club Boys (NBC) WJZ.
12:30—Edward of Anna concert band (NBC) WJZ.
12:45—Waltz orchestra (NBC) WJZ.
1:00—Hofe Saturday Night Dancing Party (NBC) WJZ.
1:15—Expedition broadcast (CBS) WABC.
1:30—Chicago Symphony orchestra (NBC) WJZ.
1:45—Wargle Jessel (CBS) WABC.
2:00—Cuzcos (NBC) WJZ.
2:15—One man's Family (NBC) WJZ.
2:30—Labs Jones orchestra (CBS) WABC.
2:45—Waltz (NBC) WJZ.
3:00—News (CBS) WABC.
3:15—News (CBS) WABC.
3:30—Gray's orchestra (CBS) WABC.
3:45—Hollywood on the Air (NBC) WJZ.
4:00—Rapp's orchestra (CBS) WABC.
4:15—NBC's orchestra (NBC) WJZ.
4:30—Carefree Carnival (NBC) WJZ.
4:45—NBC's orchestra (CBS) WABC.
4:55—Ted Florio's orchestra (CBS) WABC.
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5:00—Waltz (NBC) WJZ.

WLBW (700) Cincinnati
P. M.
4:00—Paul Ash and his Casino Club orchestra (NBC).
4:15—Circus Days (NBC) WJZ.
4:30—Little Orphan Annie (NBC).
4:45—Joe Emerson and orchestra.
4:55—Bob Newhall.
5:00—To be announced.
5:15—To be announced.
5:30—To be announced.
5:45—Charlie Davis.
6:00—The Big Show (NBC) WJZ.
6:15—Crosley Jollies.
6:30—Jack Benny (NBC).
6:45—Over the Rhine, German band.
6:55—Circus Days (NBC) WJZ.
7:00—Saturday Night Dancing Party.
7:15—WLS barn dance.
7:30—Crosley Jollies (NBC).
7:45—Circus Days (NBC) WJZ.
8:00—Crosley Jollies (NBC).
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