

It Seems to Me by HEYWOOD BROWN

NEWTON D. BAKER is one of the latest mourners at the tomb of individualism. His deploring is done in a recent magazine article in the Atlantic Monthly which is called "The Decay of Solitude." Like many other members of the Jeremiah faction Mr. Baker turns his eyes back to the pioneer days. He says that the concept of the state was that it should "protect the individual and so by freeing each to develop his highest capacity, multiply the varieties of men, and capture for the common good the achievements of the most imaginative and valiant persons."

I wasn't around when the pioneers were doing their pioneering but for that matter neither was Newton Baker. I believe the story of the rampant self-reliance of our forebears is by more than a shade exaggerated. Certainly there was recognition of an onerous and punishing sort in the days when the west was won. Surely the men who laid the tracks across the plains were not functioning without discipline of a rigorous sort. The individuals were all in Wall Street reaping the profits.

If one wishes to go even farther back into American history it is well to remember that the Pilgrims while still on the Mayflower signed a compact for communal co-operation and it was decidedly socialistic in its details. If Mr. Hoover had been in the neighborhood he no doubt would have looked askance at this radical invasion.

Every One for Himself

INDEED, the stock from which the ex-President sprang also went in quite heavily for what is now known as regimentation. Am I not correct in remembering that at Quaker meetings the women and the men are divided arbitrarily?

It is true of course that the Quakers managed to get along without regularly ordained ministers. Each man was privileged to speak when he felt that the spirit moved him. Indeed the whole Protestant revolt was individualistic in its theory of the sinner's going directly to God with his petitions and without benefit of an intermediary. But it would be far-fetched to say that the Protestant movement was in all ways of life a force for individualism as against co-operative effort.

I might cite a few of the ventures which the Protestant groups have made into regimentation. There was our old friend prohibition and we still have the drive for Sunday enforcement, not to mention anti-cigarette leagues and the denunciation of dancing by the more hard-shelled.

No, I do not think that Protestantism ever argued the laissez faire theory to the extent of permitting each black sheep to go to damnation in whatever way he pleased. The pioneers of America carried with them the moral code of the Old Testament and its favorite book, the Bible. The history of Israel is throughout the story of famine and defeat at all stages where the tribal spirit waned. The triumphs were those of organization. And there is no break in the New Testament, either. It has been pointed out by scores of religious teachers that Christ preached the doctrine of an economic brotherhood of man and there can be no brotherhood without regimentation.

American Tradition Differs

BUT one does not need to go back as far as the Scriptures to find an American tradition wholly at variance with rugged individualism. Of course, helter-skelter-ism has cropped out from time to time in the annals of our nation. A little more regimentation among the Yankees at Bull Run would have shortened the Civil war. Valley Forge was the most tragic period of the American revolution since it marked the bitter months when every man was on his own, self-reliant, if you please, and therefore utterly useless in the business of beating back Great Britain.

Joy came at Yorktown when the American army not only had beaten a whole machine but also had come to the length of international co-operation with the French.

Not all the lessons of the futility of the laissez faire doctrine need be drawn from the history of conflict. Even before the great depression one needed merely to drive through New England and note the abandoned farmhouses. Each one stood as the tragic monument to a rugged individual who had tried to solve the problems of a complicated industrial world wholly on his own initiative.

The lessons of Israel are the lessons of America and of all the world. Without organization man will perish off the face of the earth. But it is his right and bounden duty to say when regimentation is mentioned, "good enough but not until I know by whom and for what purpose."

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Today's Science

—BY DAVID DIETZ—

DR. DAYTON C. MILLER'S ether-drift experiments are back in the center of the scientific spotlight as the result of a paper on the velocity of light read this week at the opening session of the Cleveland meeting of the National Academy of Sciences by Dr. F. C. Rose.

Dr. Rose, famous astronomer from the Mt. Wilson observatory, reported a three-year investigation with his apparatus designed by Dr. A. A. Michelson, the "high priest of light," to measure the velocity of a beam of light in a vacuum.

The apparatus consisted of a mile-long pipe line from which the air was extracted. The speed of light was measured with the aid of apparatus of the highest accuracy as it flashed back and forth across a system of mirrors in the pipe line.

The measurements, made during of times from 1931 to 1933, gave figures for the velocity of light ranging from 186,137 miles a second to 186,163 miles a second.

The first reaction of the average layman would probably be that a difference of six miles in 186,000 wasn't very much. But from the scientific standpoint it is considerably too much. Accordingly, the Mt. Wilson astronomers began a check to find out what the cause might have been.

The Einstein theory of relativity and other related modern theories of the universe are based upon the postulate that the velocity of light is constant and that no experiment can show any difference in the velocities of two beams of light.

This assumption was first drawn from the Michelson-Morley experiment performed in Cleveland with the interferometer in 1887. The purpose of the experiment was to detect the earth's motion through the ether of space by comparing the velocity of light in various directions.

Dr. Dayton C. Miller, who succeeded Dr. Michelson as professor of physics at Case, has always refused to accept the interpretation that the experiment gave a zero result.

Between 1921 and 1931, Dr. Miller made a long series of exhaustive tests with the interferometer.

As a result of these experiments in which he made hundreds of thousands of readings upon the interferometer, Dr. Miller has maintained that the experiment gives a small but systematic effect which was also present when Michelson and Morley performed the experiment.

This could be explained, if it is assumed that the earth drags the ether with it to a certain extent, as the result of a motion of the entire solar system through space at a velocity of about two hundred miles a second. This figure, incidentally, agrees well with recent calculations of the speed of the rotation of the galaxy.

The Mt. Wilson astronomers made some repetitions of Dr. Miller's experiment but failed to get results which agreed with his.

Questions and Answers

Q—Has a Negro ever held the office of United States secretary of the treasury.

A—No.

THE NEW DEAL AND THE JONESES

650,000 Homes Saved by Federal Loans; Typical Family Amazed

The Joneses have turned to figuring out the New Deal in their own way, despairing of ever understanding it as presented in the complicated explanations of the papers. Taking it over at the supper table and in their living room in the evening, they're rapidly getting a clear idea of what it's all about, as this article, sixth in the series, shows.

BY WILLIS THORNTON
CHAPTER SIX

"I PICKED up Frank Wilson tonight and drove him home with me," said Pa Jones. "He'd just come from the Home Loan office and his application for a loan on his place had been O. K'd. You know the little white house over on Jefferson street that he built five years ago?"

"He'd fallen behind on his payments during the six months he was laid off. Was afraid the insurance company was going to foreclose. But now it's all set, and he's got a new government mortgage at a lower rate and longer time."

"If he gets back in the mill this fall, as he expects to, he'll pay off in good shape. He certainly seemed relieved about it."

"Yes, I know Mrs. Wilson through the Home and School League," Mrs. Jones contributed. "She was just about sick this last couple of months about their losing their home. I can just imagine how relieved she'll be, too."

"Gee! That's still another field where the government is stepping in and doing the banking, eh?" John Jr., commented.

"I don't know just how sound this home loan business is from a banking point of view, but it's certainly a great thing for people, isn't it? After all, we want this to be a country of home owners—you and I know, dad, that they're better customers."

"And I guess you and ma'd feel pretty strange if somebody came along and made you move out of here tomorrow, wouldn't you?"

PA and Ma Jones exchanged glances that told much more about the Home Owners' Loan Corporation than a volume of statistics.

Nevertheless, only figures can show the vast extent to which the government has gone into the home real estate business.

The homes of 650,000 families have been saved from foreclosure by the HOLC, which has advanced nearly two billion dollars to do this.

Its bonds, for which the government has made itself responsible, have been issued for about that amount. The bonds are held by the insurance companies and private mortgage holders whose mortgages have been taken over by the government.

It is expected that by the time the HOLC stops loaning this winter a million home owners will owe their security (and their mortgage interest and principal) to the government.

And when the HOLC stops loaning, there is further help for mortgaged homes in the Mutual Mortgage Insurance Fund. Under this housing act, this federal fund is to insure and guarantee home mortgages up to 80 per cent of a valuation based on 1926 value of the property.

THIS should tend to relieve the \$21,000,000 of existing home mortgage debt, and thus draw still further private funds into home construction.

As most HOLC mortgages run fifteen years, we can be sure that for the next fifteen years the government is going to have a hand in a gigantic real estate business, collecting interest and principal, seeing that insurance is paid and repairs kept up, on something like a million homes.

About one of every seven mortgaged homes will be dealing with this gigantic government corporation as mortgagee. And right now the government is the biggest owner of real estate in the whole country, with some five million dollars' worth.

Here again, the government faces the possibility (some say the probability) that many will not pay, and that the government may be either forced to conduct wholesale foreclosures or take big losses.

Chairman John H. Fahey has promised that while there will be leniency in cases of need, every means will be used to make people pay who can.

Applications for HOLC loans have now been stopped, as it is felt that private credit has been loosened up enough to carry the load.

THE Federal Home Loan bank system administering these loans now has nearly 3,000 members with assets of three billions. They get their money from twelve regional banks of the system, and loan it to home owners.

All regional banks are on a



"He's got a new government mortgage at a lower rate and longer time... I can just imagine how relieved Mrs. Wilson will be."

profit basis, and seven have declared dividends.

"What I can't see," John Jr., puzzled, "is this: What good does it do for the government just to take over all the mortgage debt? There's just as much debt, isn't there?"

"How are the home owners, and the farm owners any better off for all this shuffling around?"

"Well, take Frank Wilson's case as an example," said Pa Jones. "He had a balance of \$6,500 due on a 6 per cent mortgage. But the company owning the mortgage was willing to take \$5,000 in 4 per cent HOLC bonds for the mortgage, because, of course, with the government guarantee, they're

safer even if less productive. That means that \$1,500 of that debt is wiped out forever, and furthermore Frank'll pay much less interest and over a longer time."

"Inasmuch as the place isn't worth near what it was when he made his original \$8,000 mortgage, why it's a fair loan under present circumstances."

"Everybody's better off, and when you multiply that kind of debt reduction by a million, or several millions, you're really accomplishing something toward getting out from under the load of debt."

HOW about the building and loan associations? asked John Jr. "Are they doing anything to keep new construction going?"

"And how they are!" Pa Jones answered. "You know how badly people's faith in building and loan associations was shaken a couple of years ago when they began folding up even before the banks did. Well, the government's just starting in on a program something like the guarantee of bank deposits."

"It's going to insure depositors in about 11,000 building and loan institutions, if that many can come up to requirements. Maybe only half of them can make the grade right away, but if all 11,000 are included, that'll mean another eight billions in stock and deposits which the government's back of."

"The Federal Savings and Loan Association already has chartered 489 new associations, and its insurance corporation will have the savings and loan deposits of something like \$8,000,000 depositedors safeguarded by the end of September."

"It gets me a little dizzy," admitted John Jr.

"Huh! It gets everybody dizzy," grunted Pa Jones. "We used to talk of government ownership in this country, but nobody ever thought it'd come about by the government foreclosing the first mortgage!"

Next—The NRA—The Joneses feel their daily life the results of a big effort to get industry to work together for the good of all.

DAILY WASHINGTON MERRY-GO-ROUND

By Drew Pearson and Robert S. Allen

WASHINGTON, Nov. 24.—A plan to put the New Deal on the spot with a sensational publicity coup is being hatched secretly by master minds of the Liberty League.

The plan is to hold a national "nonpartisan" rally in Chicago about Dec. 15—just before congress convenes. Alfred E. Smith and Senator William E. Borah are the proposed rhetorical Big Berthas of the occasion.

With these two stellar performers commanding the headlines, the league would be able to get over a flood of covertly anti-administration propaganda demands for the end of further New Deal experiments, inflation, big government spending.

Preparations for the proposed event are being pushed under the closest guarded secrecy.

This is done for two reasons. First, to obtain all the advantages that may be derived from springing it as a surprise. Second, to keep the date of the meeting open until the last possible moment so that it can be held after the President makes his already announced "fireside" radio talk.

Guarded overtures already have been made to Borah and Smith proposing their participation.

MEANWHILE, the administration, without any knowledge of the Liberty League's maneuvers, is planning a forum of its own.

Its purpose, however, is entirely different. Behind the plan is the aim of the President and of John W. Studebaker, new commissioner of education, to promote adult education.

To this end they expect to establish a series of "Town Halls" or open forums throughout the country. The first of these probably will be in Washington, and one of the New Deal's chief critics and a rival candidate against Franklin Roosevelt—Norman Thomas—will be invited to speak.

The President personally is most enthusiastic over the idea.

NOT many people know it, but Mrs. Adolf Berle, wife of a prominent member of the brain trust, also is the niece of Henry P. Fletcher, chairman of the Republican national committee.

Mrs. Berle, formerly Miss Beatrice Bend Bishop, virtually was ostracized by her family when she married Berle. Her father and mother, members of a prominent Boston family, objected strenuously when she shunned Back Bay society and insisted upon going in for high brow studies of Adolf Berle, then a Harvard prodigy.

And when they were married, no member of Miss Bishop's family was present to give her away.

FRANK N. BELGRANO, new national commander of the American Legion, hotly denies reports that he was personally not in agreement with the Miami convention vote for immediate payment of the bonus.

Most significant, however, was his first public address after election. In it he declared that "Americanism" was the first objective of the Legion and carefully skirted the bonus issue.

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THOUSANDS SEE TRIO RESCUED BY FIREMEN

Child Saved From Burning Building Rushed to Hospital.

CHICAGO, Nov. 24.—Watched by thousands, firemen rescued two women and a child from the fourth floor of a burning building last night, while a hose stream played over them and flames licked at their clothing. Doris Godman, 13, was taken to a hospital after the experience. Her mother, Mrs. Ann Godman, 32, and Mrs. Dorothy McClelland, 35, were uninjured.

REPUBLICANS SPEND \$26,701 IN ELECTION

Lilly Executive Contributes Most, L. H. Arthur Gives \$500.

The Marion county Republican central committee today filed its election campaign expenses of \$26,701.62 at the election bureau, county clerk's office.

In making the report, Samuel L. Montgomery, treasurer of the committee, revealed that receipts had totaled \$27,336 of which Charles J. Flynn of Eli Lilly & Co. had been the largest contributor, with a \$2,000 donation. Senator Arthur R. Robinson contributed \$500.

ART HEAD TO LECTURE Tomorrow.

Wilbur D. Peat to Speak at Institute Tomorrow.

Wilbur D. Peat, John Hersey art institute director, will give a gallery talk at the institute on "National Character in Polish Art," at 4 tomorrow.

The talk is to be given in connection with the Polish exhibit now in the institute galleries.

BARBERS FAVOR CODE OF ETHICS

Beauticians Asked to Join Move to Improve Wage Status.

WASHINGTON, Nov. 24.—A revamped League of Nations with America as a member will be urged upon President Roosevelt and the new senate, probably within sixty days.

Some of the most powerful individuals and groups in the United States hold that unless the world's peace machinery can be patched up, one or more of the existing power magazines will catch fire and again plunge the nations into conflict.

Political appeasement, it is urged, is essential before such problems as naval limitation, disarmament, international arms control and the present race for bigger and better armies, navies and air forces can be solved.

This movement, now well under way, is headed by the League of Nations' Association. Chambers of commerce, patriotic organizations, churches, clubs, societies and influential leaders throughout the country are participating or are being invited to participate.

SHORTLY after congress convenes in January, the senate will be asked to state the terms upon which the United States would be willing to associate itself with the league, and to suggest to the President that he make known such terms to Geneva.

Great Britain and some other leading members are known to be dissatisfied with the way the league functions in matters pertaining to international peace. They are ready to support changes in the covenant.

Chiefly they cite Articles X, XVI and XVII. These have to do with mutual guarantees of the territorial status quo of members, and the use of force to prevent or stop aggression. In practice these have broken down completely. Why, then, it is asked, retain them in the covenant unaltered?

It was a dispute over this issue—especially that raised by Article X—that kept the United States out of the league at the beginning.

SIDE GLANCES

By George Clark

Further Efforts to Classify Discovery To Be Made.

PRINCE RUPERT, B. C., Nov. 24.—The skeleton of a thirty-five-foot creature found on an uninhabited island twenty-five miles from here was ready to be shipped to Nanaimo, B. C., where further efforts will be made to classify it. Scientists thus far have been unable to identify it.

Dr. Neal Carter, superintendent of the dominion fisheries institute station, could say only that the creature had been a mammal, was warm-blooded, had red flesh, unlike that of a fish or whale, and had no important bones except the vertebrae.

Persons who had "seen sea serpents" in the waters hereabouts claimed discovery of the skeleton vindicated their statements.

DISTRICT GOVERNOR TO BE GUEST OF ROTARY

Raymond E. Willis, Angola, to Attend Luncheon Tuesday.

Raymond E. Willis, Angola, Ind., twentieth Rotary district governor, the only international Rotary officer residing in the Indiana area, will be the official guest of the Indianapolis Rotary Club at its luncheon Tuesday in the Claypool.

Mr. Willis will be accompanied by Tully C. Crabbs, Crabbs-Reynolds Taylor Company, Inc., Crawfordsville, who will speak briefly on the group outing to be held at Turkey Run, Dec. 6. Mr. Willis is Group V representative.

The district governor's visit to the local unit is an annual one for the purpose of examining its operation and administration and of promoting the membership of Rotary International's state.

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Fair Enough by WESTBROOK PEGLER

NEW YORK, Nov. 24.—Invited to sip a few draughts of lunch with an author's agent and a buyer from a magazine, your correspondent began to realize that there are points of similarity between the writing industry and the prizefight profession.

An author's agent generally is either an old preliminary boy of the writing industry, such as pulp fictioneer, who soon made up his mind that he couldn't break into the slick-paper publications, or some one who learned the practical details of the business as office boy in a publishing house. Or maybe he was a theatrical tailor with a habit of hanging around a restaurant frequented by agents and writers, who took on a couple of promising writers as a side line and presently developed a stable.

The big magazines receive a constant flow of contributions from free-lance or unattached authors by most of this material is pretty bad. So they have to keep buyers on their pay rolls to circulate around the hangouts of writers and agents and buy pieces with which to dress up the table of contents and the cover. They buy names, to be sure. But, as a general thing, an author's name stands for a certain degree of quality in the story just as the names of distinguished prizefighters usually signify something to the customers, if any, of Madison Square Garden.

The Unknowns Drop In

THE buyer corresponds, in a sort of way, to the matchmaker of the prizefight club. He will pay more to a writer with a reputation or some notoriety than to an unknown aspirant. Quite often a story dropped, by mail, which is much better than the one which the buyer bought the same day from the well-known novelist, humorist or heavy-duty thinker. Nevertheless, in such a case, the unknown person is shoved pretty far back in the book, among the tar-roofing ads, and paid about one-third or as little as one-fifth of the price which is given to the drawing-card.

The unknown writer, like the little alley fighter, or, glad, however, to get on the same card with the famous boxer.

He and his family fold away copies of the magazine when it finally comes out, just as proof to themselves and the neighbors that he once had a story in the same book with Booth Tarkington or Katharine Brush or Cobb.

Sometimes, writers and fighters, alike, come along to see their names on the front. There was a preliminary fighter boxing on the same card with Jack Dempsey and Georges Carpentier that afternoon in Jersey City who stuck away newspaper clippings showing positively that he performed in the same production. His name made no special impression at the time, but it came to be very well known. It was Gene Tunney.

As yet nothing of the resemblance, writers and fighters come from everywhere and nowhere.

The agent who invited your correspondent to sip lunch had had three best-sellers in his stable within the last few years. One was a wild animal trapper, another a female Wolf Larsen who could spit twenty yards into the wind and splice a binnacle, or something, and the third a Russian grand duchess. They were not even known writers. They never had a lesson between them. Like Stanley Ketchell and Dempsey, they were naturals who just had it in them and did it, all by ear.

He Makes the Money

NEVERTHELESS, the agent was not prejudiced against book-taught writers. Nobody can foretell. A boy or girl might read and study and practice the rules and lessons and still turn out all right. Your correspondent mentioned a young newspaper writer in a southern city and the agent took out his notebook and put down the name and address, though warned that the boy had taken a short-story course at Columbia. "If he can write he can write," the agent said. "Makes no difference if he went to Harvard."

The agent is the lucky one. Given a stable of ten good writers and a 10 per cent commission on their earnings he enjoys the economic safety and the immunity to pain of the prizefighter manager who scolds and drives his boys through their training and does their business for them. He is dining and chatting while the members of his stable are tapping out one laborious little word after another. And, with ten writers writing he gets more of their aggregate money than they do, on an average.

Some writers, it seems, have to be driven. Some need cheering and coddling. Fancy writers, especially humorists, get serious social "isms" at d want to spread their feet, lower their heads and slug it out with world conditions. They must be talked out of such nonsense. Deep-thinking philosophers and tragedy types, on the other hand, pine to rise up on their toes and go in for whyness.

The punch-drunk writer is a pathetic case. He suddenly discovers that, for no apparent reason, he simply isn't any more. In the meanwhile, he may have acquired a boat, a country estate, perhaps a stable and, possibly, a pretentious alimony account.

Then you begin to find him in the testimonials, padding the radio and haunting the lunch tables where the agents are sipping the afternoons away with the magazine buyers.

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Your Health

—BY DR. MORRIS FISHBEN—

DISCUSSIONS published relative to gradual increase in number of mental defectives need not alarm us too greatly.

In fact, two investigators in Great Britain have carefully considered the possibility actually of increasing the number of defectives.

Difficulty of evaluating the figures is great, because present estimates of what constitutes mental deficiency differ from those of even twenty years ago. The great majority of cases that are now called feeble-minded would not have been called feeble-minded in 1900.

Some authorities point out that the reason there are more defectives now than there used to be is the fact that we are now saving the lives of many more infants than used to be saved, and that the lives of persons in general are being prolonged far beyond what used to be possible.

There is no evidence to indicate that the mentally defective have proportionately more children than do normal people.

YOU should realize that our definition of mental defectiveness is not really a definition of mentality, but one of the social capacity of the person concerned. We judge the defectiveness of the individual by his ability to get along with other persons.

It is now generally known that many persons are much more intelligent than others. Intelligence below the average is, therefore, like stature below the average. It complicates the life of the individual, but may not necessarily be a sign of disease.

Fortunately, the world has jobs for persons of all rates of intelligence. It is just as bad to see a man of great intelligence in a job which could be done by a person below the average as it is to see a person with less than average intelligence trying to fill a place for which he is not fitted.

IT has been well established that persons who are dull and of low intelligence are likely to have children of low intelligence. Roughly, 75 per cent of persons with lessened intelligence come from stocks which exhibit distinct mental abnormalities.

On the other hand, there are occasional cases even of idiosyncrasy in families in which the parents and grandparents are found to be of high order of intelligence. This means that the normal can carry, even over several generations, a certain amount of defective stock.

Of course, the surroundings in which a person is reared and all the factors associated with the general environment are important in determining the extent to which defective intelligence will develop.

Given a stock which is dull or defective, and an environment which precludes it from education and development, the result is quite certain to be a very low order of mental capacity.