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NEW ANGLES IN SMALL-TOWN BANKING (Continued) centralization of the farm industry farther West resulted in hundreds of abandoned farms and orchards. And the exodus of skilled farmer-artisans either to the large manufacturing centers or to the virgin lands of the West resulted in a depleted community life from which New England is only just beginning to recover.
Nevertheless, in spite of the record of the past, there are hundreds of New England banking men who see a future in the small local industry. And there are many Southern bankers who are studying the idea. In the cotton regions a family that produces a maximum crop can work in that crop but an average of 125 days a year. Our Western bankers are interested in the idea also. They have seen how the timber interests of the Mississippi Valley have developed their cut-over lands into farms, with no other purpose than to stabilize life in their mill towns. Agriculture has been made to serve industry. There is no reason, they say, why industry cannot be made to serve agriculture.
There is much of pure idealism in the idea. And yet, strangely enough, it is recommending itself to very practical thinkers. It is very likely that the next important step in the development of American industry will come out of the quiet countryside.

## FROM THE MAIL BAG

A PLEA FOR NATIONAL AID FOR THE PUBLIC SCHOOL

Ageneration ago almost invariably the answer to the above question would have been, "On his own account, that he, as an individual, may develop his talents to the highest possible degree."
A. variant of the same conception was the education of the child on his family's account. Few there were with the courage to affirm boldly that the selfish development of the individual should be second to his education as a member of the community, the State, the Nation.
Man is. Just what is his relation to the universe? It is made up of four distinct elements: His duty to himself, to his community, to his State, to his Nation. Strive as he may, never can he disentangle these threads. And the ultimate happiness of the individual depends upon his recognition of this truth and upon his voluntary subordination of self for the good of the world.
Such an acceptance involves responsibility, a responsibility too great for the individual to shoulder-too great, even, for the community or the State to carry alone. Only the Nation is strong enough to bring about the reforms in the public system that are vital to the well-being of this larger view-point.
What reforms? Pre-eminently, doing away with illiteracy, limited literacy, health deficiencies, and native-born alienism. These are defects of the system as a whole, of the rural schools in particular. This, because the rural school is


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e principal feeder of the high schools $f$ the country, and so, indirectly, of the olleges and universities. Sixty per cent $f$ the children of this elementary diision are in the rural schools. Bold Ideed would be the man who affirmed rat all was well here. Poor schoolouses, scanty equipment, short 'school arms, untrained teachers-all these andicaps to efficient work cry insistntly for elimination.
They exist mainly because money is acking. Anmually, sixty-eight per cent $f$ the Nation's educational funds goes ) the colleges and universities, twentyaree per cent to the common schools of he city, and nine per cent to the rural chools. Yet without the latter, without ural education, American civilization rould break down.
History tells us that local taxation ailed to provide adequate education for he Nation's children. Into the breach tepped the state. It set up various tandards, it provided supervision, it axed itself as a whole for the good of ts units. Conditions were bettered, but he problem in its entirety was too big or the State to solve. National aid lone can make our educational system trong, vigorous, and efficient. It is so tow in spots-in this State, in that ounty, in the other city-but education hould and must quicken every child. The child in the little miserable mining own is just as truly a National asset as he child born on Fifth Avenue."
Upon these premises was based the ;mith-Towner Educational Bill, which ailed of passage in the last Congress. $t$ provided for the creation of a Departnent of Education, with a Secretary in he President's Cabinet; for Federal aid oward education in the States, but it rohibited Federal control. The fight is lot over. Again will come before the Naion's lawmakers the question whether ach of its embryo citizens shall have qual educational opportunity. The peole have answered the question, "Why ducate?"
Will they, through their representaives, reply constructively to the query hat logically follows, "How shall we educate the child?"

Mabel Ansley Murphy.

## IN FAIRNESS TO JAPAN

TNan article entitled "The Permit L Kingdom," which appeared in one of your recent issues, the charge was made that the Japanese authorities in Korea had exhibited wanton disregard of the feelings of the Koreans in giving absolutely new names to places in Korea, the chief example of this wantonness being in the change of the name of the capital from Seoul to Keiso. Your correspondent probably was not aware that the transliterated Chinese ideographs in these two words, which appear to the American eye so different, are exactly the same. It is merely a difference in pronunciation, just as the word Paris is pronounced differently by a Frenchman and an American; or the word Berkeley by an American or an Englishman. It is a little difficult for one who is not a inguist to explain this to Americans, but a few examples may make things
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