

pany would accept. Losses were paid amounting to \$29,497,000. The original capital—an appropriation of \$50,000,000 made by Congress to carry on the business—remains intact in the Treasury. After engaging in a useful and necessary business for ten years, the Government has \$67,000,000 instead of \$50,000,000.

This Government insurance company was the Division of Marine and Seaman's Insurance. For some years it operated as a part of the Treasury. Later it became a division of the Veterans' Bureau by inclusion in that organization of all war risk insurance work. The purpose for which the Division was created was to insure American merchant vessels and their cargoes against the hazards of war. Later it insured masters, officers, and crews of American vessels against loss of life or injury from risks of war and against detention after capture. Altogether it wrote \$2,000,000,000 of insurance.

The Division of Marine and Seaman's Insurance paid for the loss of the William P. Frye, the first vessel of American registry sunk by the Germans; for the Campana, which surrendered to the Germans after a gallant fight of four hours; for the Morini, whose captain, as the ship went down, was congratulated for his fighting spirit by the captain of the submarine that sank him; for the Argonaut; for the John D. Archbold. Indeed, the records of the Division of Marine and Seaman's Insurance are full of thrilling narratives of the sea when the mad dogs of the deep ran wild. To those records of a defunct Government business there may go seeking inspiration the future Coopers and Maryatts and Conrads—and the future Masfelds, too.

Making Bootlegging Easy

IN so far as a committee of Congress can determine the facts, we know now why the prohibition law is regularly and commonly violated in the District of Columbia. Reasoning from this exceptional instance to a conclusion applicable to the whole country is, of course, not safe, but there is room for a shrewd suspicion that similar causes exist in many other cities, if not over the entire country.

The investigators—a sub-committee of the House Committee on the District of Columbia—find that the principal reason for general violation of the prohibition law in the District of Columbia is that the courts do not impose adequate penalties. The average fine during 1923 was \$79.43. At that rate, a bootlegger

can submit to half a dozen fines during the year and continue to do a liquor business at less expense than if he paid for a license at the rate in force before prohibition became law. Frequently no fine at all is imposed. Persons arrested are released upon deposit of a small collateral. They never appear for trial, forfeit the collateral, and go about their illicit business undismayed.

Besides the failure to impose fines of deterrent size, the courts, says the committee, have failed to use the other weapons provided by the law. Injunction proceedings and conspiracy charges, the most effective instruments against bootleggers, have not been used except in rare cases. In short, the committee indicts the courts with failure to use the powers at their command in an effort to enforce the law.

Still, the committee recommends that new and more powerful weapons be forged and placed in the arsenal of the courts. It should be made a felony, says the report, to equip an automobile with a smoke-screen or to carry arms while engaged in making, moving, or selling liquor. The District police should be given the power to execute search-warrants more fully. A mandatory jail sentence for selling liquor should be written into the law. Buyers as well as sellers should be prosecuted. The Department of Justice should see to it that district attorneys and district judges apply the penalties provided. Lax control of so-called diplomatic liquor is called to the attention of the Secretary of State and the Secretary of the Treasury.

The Anti-Saloon League has written approval upon this report. "The District committee," says the official spokesman of the League, "has diagnosed the weakness in prohibition enforcement and has prescribed the remedies which should be applied." There is one remedy which neither the report nor the League mentions—that is the need of bringing enforcement agents under the civil service law. The League in the past has been rather remiss in its failure to urge this measure.

Take the Credit and Let the Cash Come

"WHEREVER a credit union has found a foothold . . . it has stamped out usury and raised human souls from the depths of despair to lives of helpfulness and service."

That is a strong testimonial, but it is

written by one of the foremost American authorities on the subject and appears to have genuine foundation in fact. So quietly that it was rarely heard until after it was felt, the credit union has established itself in the United States. Many of the credit unions are in agricultural communities. Others have their membership entirely within industrial plants, stores, and business houses of other kinds. Some are in clubs, some in lodges of fraternal organizations. Modest little banks with no pretentious buildings to boast of or bother about, credit unions spring up anywhere that the need is felt. They are not rivals of ordinary banks, but aids and allies. They do the petty, detailed work of encouraging savings, work so minute that a regular bank could hardly undertake it, and many small savings which ordinarily would have been squandered are deposited in regular banks to the collective account of the credit union.

But the credit union system does not owe its success alone to the encouragement of savings. The unions are people's banks. The man whose balance is so modest as to constitute no commercial credit whatever goes to the credit union and borrows the money he needs without security, simply on his character and the good word of his friends. Mr. Arthur H. Ham, whom we quote above, is authority also for the statement that scarcely an instance can be found where a man has failed to "make good" upon this basis.

Then, too, the credit union is more flexible than the commercial bank can be. The man who goes to work before the banks open and stops work after the banks close is served by the credit union. In some rural communities the credit union man is up at two o'clock in the morning to accommodate farmers on their way to market. In short, the credit union conducts a banking business on the basis of neighborliness and Mr. Ham sees in it "one of the most potent moral, educational, and social forces in the enrichment of the life of the common people."

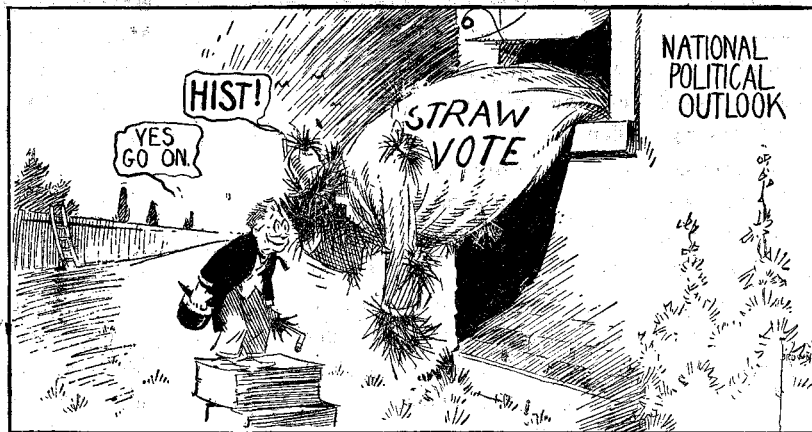
The Paper Problem

LAST week, at the meeting of American Foresters at Peterboro, New Hampshire, Mr. Charles Lathrop Pack, the well-known forestry expert, called attention to the fact that our paper requirements have nearly quadrupled since 1889 and now exceed 8,000,000 tons a year. Nor is that all. We now draw from our

I ask your voices, and your suffrages

(Titus Andronicus, Act I, Scene 2)

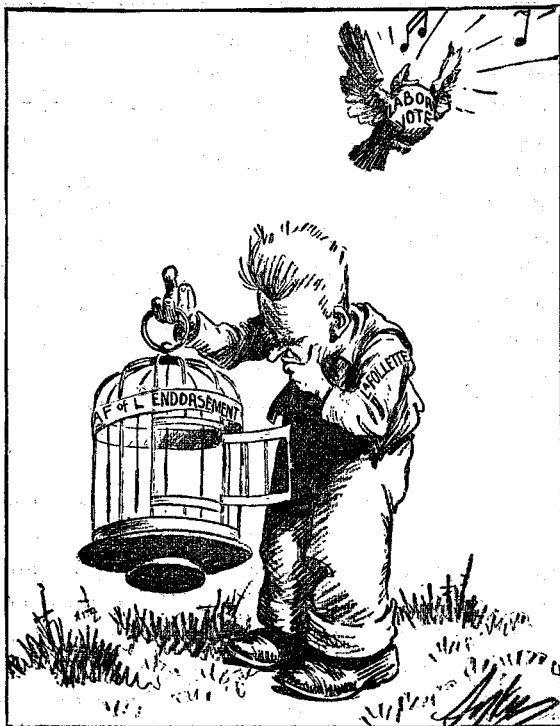
Brown in the Chicago Daily News



The straw vote season is here

From Charles R. Bruce, Van Cleve, Iowa

Sykes in the Kansas City Star



Copyright, 1924

Something lacking

From Dr. Bertram Johnson, Eureka, Kansas

From the Akron (Ohio) Beacon Journal



Just what progress could we make if the anchor weren't dragging?

From Mrs. R. J. Warrick, Akron, Ohio

Brown in the Chicago Daily News



A chance for deliberation

From W. G. Brown, Evanston, Illinois