►► Point After Touchdown ◄◄

By GEORGE TREVOR

WHY the extra point after touchdown? That's what the amalgamated order of intercollegiate football coaches asked somewhat heatedly in their recent meeting at the Hotel Astor, New York City.

Your coach is no stand-patter, no dyed in the wool conservative. He is something of a Bolshevist when it comes to revising that exceedingly fluid code known as the football rules. He is for bigger and better tampering, is forever demanding rule changes calculated to reduce luck to a minimum.

Legislative power is not vested in the coaches' association. The professional teachers of the game can merely submit recommendations to the rules committee. At least that's how these independent bodies function in theory. Actually, the coaches have been able to coerce, or should I say coax, the rules committee into promulgating amendments.

The coaches are responsible for the dead ball rule which prohibits the recoverer of a fumble from advancing the leather. Avowedly this revolutionary change was sponsored to save impressionable boys from the consequence of a manual error, to keep them from being pilloried in the sports pages for a damaging fumble. In reality, however, the coaches had an ulterior motive—were anxious to protect their reputations by eliminating fluky touchdown runs.

They got what they wanted in the matter of fumble restrictions. Now they urge the abolition of the try for point after touchdown, an anomalous ritual which is just as apt to beat the better eleven as it is to swing victory toward the heavier battalions. The average coach would prefer a tie score rather than gamble on victory or defeat via the luck-ridden try for point. His nights are haunted by the ghoulish spectre of a 7-6 defeat, wherein his team has outrushed the winners three yards to one only to be victimized by a fluky "break."

To answer the question, "Why the try for point?" one must go back to the English tap roots of our intercollegiate game. The point after touchdown is a vestigial remainder from Rugby. In Rugger, a game emphasizing the use of feet, the goal is the supreme objective. A touchdown, termed a "try," is chiefly a means to an end, as you can perceive by glancing at the Rugby scale of points, viz: Field goal 4; goal after touchdown (or try) 2; the try itself 3.

A Rugby touchdown, unconverted, is worth only three points. It is topped by a field goal. Conversely, a converted try counts five points, thus trumping a goal from the field. After a goal line crossing in Rugby, the ball must be brought out at least fifteen yards and kicked from a point directly in line (longitudinally) with the spot at which the ball was carried over for the try or touchdown.

Thus, if a runner scores in the extreme corner of the field, the goal must be attempted from a spot close to the side line at a sharp tangent. The kicker has the option of bringing the ball back more than fifteen yards, thus making the angle less acute. He can kick from the forty yard line if he so elects.

When sundry American colleges adopted a modified version of Rugby back in the seventies they retained the cardinal principle of the try for point. For example, the collegiate convention of 1883 allocated points on this scale: touchdown, 2; goal after touchdown, 4; field goal, 5. The touchdown was subordinated to the ensuing try for goal. Hammering the ball across the last chalk merely gave the offensive team the privilege of a free kick at the crossbar. The goal was the thing; the foot was exalted above the human arm. We really played football in those days.

Little by little, Walter Camp's game drifted away from the Rugby doctrine that the goal was the primary objective. This trend is evidenced by the progressive downward revision of field goal values. In the nineties, for instance, the value of a touchdown and the goal after touchdown were exactly the reverse of what they had originally been, viz: touchdown, 4; goal after touchdown, 2.

Even this transposition of scoring values did not satisfy those who wanted to soft-pedal kicking. They kept whittling away until today a touchdown counts six points, a converted try yields a measly one point, and a field goal is worth only three paltry markers.

Worse still, an incongruously synthetic option is now offered to the side scoring a touchdown. The ball is placed on the two yard line and the quarterback has three alternatives in his quest of the extra point: he may rush; forward pass; or kick a goal. What inanity is this! You smash, let us say, off tackle or pass into the end zone beyond

touchdown which really isn't a touchdown at all since it counts only one point. Surely such an option savors of the farcical.

For the goal, with its gallows-like uprights pricked out against the sky, we Americans have substituted a whitewashed line as the citadel to be stormed. I have no quarrel with this variation in objective, but if we are to make the goal line rather than the goal our supreme aim, why do we cling so tenaciously to the Rugby policy of converting after touchdown? That contingent attempt to score is meaningless unless it is restricted to a kick for goal. Why permit a team to so add a pseudo touchdown (worth one point) to a legitimate one?

LET'S be constructive. In regard to the controversial try for point I suggest two alternative reforms: either abolish the attempt to convert or return to the punt-out and fair catch procedure in vogue before the War. In the latter scheme, employed with general satisfaction for a quarter of a century, the scoring side was required to kick goal from a point opposite the spot where the ball crossed the touchdown line. If the angle was acute, however, the offensive side was allowed to punt the ball out from the goal line to one of its own men stationed back of the fifteen yard mark in front of the goal. The punt catcher was required to heel a fair catch. If he fumbled the ball, or if the kick carried beyond his reach, his team automatically forfeited the try for goal.

This procedure emphasized skill in kicking and catching, besides placing a premium on centering the ball in making a touchdown. The plan was dramatic, since the defending players were required to line up beneath their own goal posts, whence they charged down on the kicker as the referee's arm fell, semaphore fashion. All the action happened out in the open. It was exciting to watch the kicker stoop down to tilt the ball which was held end up by a colleague lying prone. There was a tense moment as the kicker took a last squint at the crossbar, drew back his foot, and let fly.

That old method had its faults, but it was a lot saner and considerably more thrilling than the present hodgepodge which like the duck-billed platypus is neither fish, flesh, nor fowl. What's more, it isn't football.

Why So Many Banks Fail

By WILLIAM O. SCROGGS

WITHIN the past decade there have been approximately six thousand bank suspensions in the United States, affecting some two billion dollars of deposits. The mortality during 1930 reached a new high record. In the first eleven months there were 981 suspensions, a number not equalled previously in any full year.

An examination of the data of bank suspensions brings out two very significant facts: first, the mortality rate has greatly increased since the World War; and second, the failures prior to the present depression have been confined largely to rural banks. During a period of eight years 40 per cent of the failures occurred in villages of less than 1,000 inhabitants, and 90 per cent in places of less than 10,000. Nearly two-thirds of the suspended banks had a capital of $25,000 or less, and approximately three-fourths were capitalized at less than $50,000.

In the period from 1921 to 1924 there was an epidemic of bank failures in the Middle West. The high prices of farm products during the War years had led to much speculation in land in this section, and the banks lent money on this land at its inflated value. Then came the slump in grain prices, and the consequent drop in the value of farm lands left the banks with frozen credits and badly secured loans. Many failures followed. About a year ago the Comptroller of the Currency reported that in four of these states from 40 to 50 per cent of the banks which were in existence in 1920 had failed, and that in six other states from 20 to 40 per cent had failed.

The collapse of the real-estate boom in Florida brought another epidemic of failures in 1926-27. In 1928-29 the number of failures declined, although on account of the continued depression in farming regions it remained far above that of pre-war years. Then came the business recession of 1930, with the rise of the mortality rate to a new high record, as already described.

The collapse of banks in a period when business is depressed and land values and commodity prices are declining is understandable. The decade 1920-30, however, in spite of a few lean years, witnessed the greatest expansion of business activity in the country's history, and yet throughout this period, in good years as well as in bad, the number of failures remained persistently above normal. Undoubtedly there were too many weak banks, but that condition also prevailed before 1920 and brought no such unhappy consequences. We have had much agricultural depression since 1920, but we have also had this in earlier years with no such effects on the banking system.

The failure of so many country banks is due in no small degree to profound changes in social conditions which are taking place in the United States. Small town banks are going to the wall because much of the business in small towns is likewise going to the wall. Local small-scale industries are disappearing with the growth of mass production. Manufacturing is being more and more concentrated in a few large centers. The village grist-mill, tannery, foundry, slaughter-pen, saw mill and planing works have largely disappeared. The independent merchants have given way to the chain stores.

As a rule, neither the chain stores nor the filling-stations set up by the big oil companies require any financing by the local bank, and these have largely taken the place of other village business establishments. Meantime, paved roads and automobiles are shifting trade from the villages to the neighboring cities. Deprived of much of their former support, the country banks find it increasingly difficult to keep going.

In addition to these social and economic developments, certain changes have been taking place in the banking system itself which have placed the rural banks at a further disadvantage. As Dr. B. M. Anderson, Jr., economist of the Chase National Bank, recently pointed out, the Federal Reserve's insistence upon the par collection of checks has wiped out one important source of their earnings. This practice, whereby country banks made an exchange charge on checks drawn on themselves and presented for payment by out-of-town banks, ought to have been abolished, as it was an indefensible tax on business, but its elimination has caused a substantial loss to many banks.

Furthermore, the various new agencies established by the federal government for supplying credits to farmers have also taken business from the country banks. The government in 1916 set up regional Farm Loan Banks and provided also for a system of Joint-Stock Land Banks. These institutions were designed to make long-term loans to farmers for the purchase of land, live stock and equipment. Then in 1923 came the provision for Intermediate Credit Banks, which were intended mainly for cattle loans. Finally, in 1929 came the Agricultural Marketing Act, with its provisions for making direct loans of government funds to agricultural co-operatives through the Farm Board. The net effect of these various government activities has been to deprive many small banks of opportunities to earn a profit.

The business depression of the past year has widened the area of bank casualties as well as increased the number. In the last two months of 1930 the epidemic of failures became virulent. The Federal Reserve Board reported 236 suspensions for November alone. The sharp increase in that month was due largely to the troubles of a chain-banking system in Arkansas and Kentucky. This episode is of peculiar interest because of its bearing on the question of the relative merits of group and unit banking. Chain banking has been championed as a corrective of the recognized weaknesses of country banking, but recent experience shows that, whatever its inherent merits, it supplies no substitute for good management.

The last few weeks of 1930 brought a new turn in the trend of bank failures. A number of failures occurred in the Northeast, where previously they had been exceedingly rare. In November, the month of greatest mortality on record, there was not a single suspension in the Boston, New York and Philadelphia federal reserve districts, and there were only fifteen in these districts during the first eleven months of the year, while for the rest of the country there were 966. In December, however, there came the spectacular closing of the Bank of United States in New York City, an institution with sixty branches and 400,000 depositors. Next came the closing of the Chelsea Bank and Trust Company and the suspension of an important bank in Philadelphia. Meantime, troubles were reported in several smaller eastern cities. But unlike the bank failures in farming sections, the suspensions in the industrial East so far have been isolated phenomena, and they are by no means symptomatic of the general banking situation.