

BRISBANE THIS WEEK

A Pretty Good Christmas
Germs Travel High
We Are Coughing Better
Prairie Dogs, Catacombs

It was a satisfactory Christmas, the best since the depression began. The nation at least knows that the depression is here and that attending to it, instead of talking about things "just around the corner," is the program. The government knows that money was made to be spent in emergencies and that helping the people is cheaper than revolution. The government is spending and helping.

Colonel Lindbergh proves, after transatlantic flights, that bacteria can travel across the ocean by air. The winds of the north Atlantic carry microscopic germs of life through the upper air. Disease germs might travel, thus, across either ocean.

That interests anybody planning to make war more interesting by adding disease germs to poison gas and high explosives.

Scientists already believed that, since life cannot be created on the earth, except supernaturally, life began on this planet probably with germs that had traveled millions, perhaps billions, of miles through space at absolute zero. They started life on the earth when it had sufficiently cooled off, and may have been brought in the wake of flying meteors.

Heat destroys microscopic life, cold does not.

Cheerful optimists, telling you that conditions are getting better, remind you of Meyer Hecht's benevolent friend who told each tuberculosis patient, "You are coughing better this morning."

We all are "coughing" a little better. It has been the best, most freely spending Christmas season since the depression began. Merchants testify to that. The season of grand opera opened in New York with every seat sold and a demand for seats nonexistent.

Mr. Hull, able secretary of state, wants freer trade with foreign countries. Those that shut their markets to the outside world are like "animals which burrow in the ground," says Mr. Hull. That might be true, without proving that protection is unwise.

Animals burrowing in the ground—prairie dogs, etc.—would regret it if they came to the surface and sat around inviting coyotes to eat them. Early Christians burrowing in the catacombs were better off than they would have been on the surface, thrown to the lions.

It is better for this country to burrow under protection than to be thrown to the lions of free competition of labor and manufacturing.

Occasionally you hear what Mr. Field called "a sour note" in the hopeful chorus of "Happy Days Are Here Again." Senator Dickinson of Iowa—Republican, of course—says NRA plans have collapsed. He finds that "monopoly" is being encouraged, private initiative is being depressed and the small business man driven to the wall—"The rich are becoming richer and the poor poorer."

That will be news for some of the rich—they had not heard it. You may hear many of them say now, "If I can get together and keep enough to take care of my family, that is all I ask," and they mean it.

Projects thus far proposed by congressmen and executives in Washington would cost Uncle Sam, in addition to money already spent, \$30,000,000, and would double the national debt. If the money were wisely created, wisely spent, the country would be better off, with many employed in useful work. But if it is found necessary to inflate with interest-bearing bonds, instead of simply printing the money and later retiring it as bonds would be retired, the \$30,000,000,000 would cost the country \$60,000,000,000.

Is it really necessary to force on taxpayers that extra load of \$30,000,000,000 for interest, when interest bonds are just so much "inflation money," in no respect different from greenbacks?

According to dispatches from Nanking, China's killing methods make the efforts of Stalin or Hitler seem feeble. Gen. Kiang Kai-Shek gives proof in Kiang province. Six million people have been driven from their homes and 1,000,000 killed in cold blood by "Red Communist" troops.

The killing championship is now with China, naturally one of the most peaceful countries on earth.

Mr. Irene du Pont, munitions manufacturer, who knows about war, since he produces "the gods," tells the munitions committee "the only way to wage a war is to have an absolute monarch at the head of the government"; also "we shall have a h—l of a time in case of war."

No question about the last statement.

Mr. Baruch, entering wholeheartedly into the President's campaign to prevent profits for munitions makers in wartime, wisely urges preparation, says the country should buy and store thousands of tons of tin for use in the event of war. "I think we ought to buy tin just as we would invest in a battleship, and keep it in storage."

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Unemployment Insurance Much Debated Question

By WILLIAM C. UTLEY

WHAT to do with the man who wants to work, who is able to work, who needs money for himself and his family, but who simply can't find a job, is one of the most important issues facing the country today. It's no new problem. There are, even in normal times, some 2,000,000 or 3,000,000 workers who have no work; but now, with the world still in the throes of the depression, that figure has probably multiplied five times or more.

It would hardly be possible to secure employment for everyone without changing the industrial structure and the country's whole system of production. But while we are trying to alleviate the condition to the greatest possible degree, we have got to do something to relieve not the lack of work itself, but the lack of life's necessities to the families of the unemployed. "Relief," "work relief" and "made work" have been doing the job so far and have drained enormous sums from governmental treasuries.

To lighten this drain, to administer aid to the unemployed more efficiently and to make for what might be a more unified, permanent method of administration, prominent factions, led by William Green, president of the American Federation of Labor, and Frances Perkins, secretary of labor, favor a nationally-unified system of compulsory unemployment insurance.

The plan approved by the President's economic security advisory committee

ers, yet during the first half of 1932, the last period for which figures are available, the benefits cost the taxpayers 64,000,000 florins, or more than \$25,000,000 at par. Norway's trade unions succeeded in insuring only 8 per cent of the total number of workers. In Switzerland, Yugoslavia and Spain, government subsidies were constantly growing in the last few years. In Finland, the voluntary insurance plan, in fact, all unemployment insurance, was abolished because of accusations of Communist tendencies in the trade union groups.

While the chief objections that have been thrown at voluntary unemployment insurance through the trade unions are that they have not insured enough of the workers and have re-

rolls were single men without dependents, married men with wives working or widows without dependents. The attitude of the employer—and even of the taxpayer—in most cases is "What would we have done without it?" Meanwhile the unemployment insurance fund was the subject of so much legislation this way and that, that it had both legislators and onlookers dizzy.

Germany, after much experimenting with methods of handling unemployment relief, investigated Great Britain's unemployment insurance system and, in 1927, decided to give an experiment similar to that one a try. Benefits, derived from contributions of a similar source to those of Great Britain's scheme, were applied to virtually all types of workers, including the agricultural. But the system, like so many others, was not comprehensive enough to care for extraordinary conditions and, like so many others, became simply a matter of relief and did little or nothing to ease its own burden by creating jobs or by allowing its



Group of Unemployed. Upper Left: Secretary of Labor Perkins. Right: President Roosevelt. Lower Right: Judge C. B. Ames.

recently is based upon contributions by employers through a 3 per cent pay roll tax. The employer would bear the full expense of the plan. The federal government would aid state insurance plans, which it had approved, by paying grants to the state funds from this tax.

If this plan should be accepted by the country, jobless workers would be paid 50 per cent of their former salaries, but not less than \$15, each week for 25 weeks in the year. The tax fund would pay for the first 15 weeks and as many more weeks as any particular state saw fit. Three old age pension plans were also considered.

Tried in Europe.

While new to any great extent in the United States, unemployment insurance has been tried extensively throughout Europe, with questionable success. Voluntary unemployment insurance through trade unions has been tried by Belgium, Czechoslovakia, Denmark, France, the Netherlands, Norway, Spain, Switzerland, Yugoslavia and Finland, and all but the latter still have it to some degree. Austria, Bulgaria, Germany, Great Britain, the Irish Free State, Italy, Luxembourg, Northern Ireland, Poland, Russia and Switzerland, as well as New Zealand and Queensland, Australia, have compulsory unemployment insurance.

Berne, Switzerland, started the first communal unemployment insurance fund in 1893, and in the years following, many other Swiss towns and cantons followed suit. But the real cradle of unemployment insurance was Belgium, where the City of Ghent began a voluntary plan in 1902. This plan spread rapidly throughout Belgium and adjacent territories in Europe. It was a failure, for the workers didn't seem to want it, and in 1931 less than 30 per cent of them were insured. The system was costing the government huge sums of money, about the only success within its claims being attributable to government subsidies.

Much the same situation existed with other countries who tried voluntary insurance against unemployment suffering. Czechoslovakia, with only 31 per cent of its workers insured, drained its national treasury to such an extent in aiding the relief programs that the plan, while still in use, is generally recognized as inadequate. France has some 300 voluntary systems, with only about 300,000 workers so insured; the associations, playing a minor role in relief, have constantly been in difficulties. France has another system, based upon local municipal funds assisted by federal grants; these grants have had to be increased year after year until finally they were more than double in proportion; and the lion's share of the moneys for local distribution was coming from taxpayers throughout the nation.

Found It Expensive. The Netherlands' trade unions insured only about one-third of the work-

quired governmental subsidies out of proportion to the amount of good they have accomplished, only the latter criticism has been applied to compulsory insurance, economically speaking. Compulsory insurance simply hasn't been able to meet emergency situations.

Great Britain, with its Unemployment Insurance act of 1911, became the first great experimenter with compulsory unemployment insurance. At first it was limited only to a few trades. Insuring only 2,250,000 workers, it required equal contributions to the fund from the employee, employer and government. To stabilize employment, employers were granted refunds as bonuses for providing steady employment. Refunds were offered to employees who had paid for long periods. Both of these amendments were soon withdrawn as having little effect and being difficult of administration.

The plan was in a few years extended to include virtually all types of workers, the only ones left out being agricultural workers and domestic servants. It worked satisfactorily in normal times, but soon came the great war. By 1916 there were 1,250,000 additional workers engaged in the manufacture of munitions. The government extended the benefits of the insurance fund to these workers, as well as to thousands of others in allied industries.

Then Came the Dole. Two years later, with the end of the war in sight, the government was required to make some provisions for the return of several million men and women engaged on the battlefronts. They had to have jobs or an income when they returned home. The government, operating through the labor exchanges of the insurance system, began making "out of work" donations—the beginning of the oft-lamented "dole."

So many were still out of jobs by 1929 that unemployment insurance benefits had to be extended to more people, including agricultural and domestic workers. Continued unemployment required extensions of the time limit in the benefit payments. In March, 1931, the insurance fund was permitted to borrow up to 10,000,000 pounds from the exchequer. Although intended to be temporary, the extended benefits have been allowed ever since. And until 1931, the insurance fund was allowed to continue its borrowing from the government. By the time a stop had finally been put to the flow of money from the treasury, the debt of the insurance fund had reached \$575,000,000. In addition, local relief authorities spend about \$125,000,000 a year caring for the unemployed.

Criticisms were hurled at the British government that the dole and the system of extended benefits were producing a great share of the unemployed population which preferred to remain unemployed, because it could get money without working, anyway. More than half those on the benefit

industries to try their hand at creating jobs and taking workers off relief rolls. The 700,000 workers out of work when the 1927 act was passed became more than 6,000,000 by February, 1932. It simply returned the heavier work of caring for the unemployed to the national and local governments. By the middle of 1929 it owed the government \$65,000,000. Before another year had passed the figure had risen to \$148,000,000 and all hope of payment vanished. At the end of 1930 federal subsidies and loans to the insurance fund stood at \$279,800,000, which had to be taken from the pockets of the taxpayers, many of whom also paid their contributions to the insurance fund.

Worse and Worse.

Despite all these grants, there were at the end of 1931, only 1,642,000 out of 5,068,000 unemployed who were deriving regular benefits. A total of 1,011,000 were receiving no aid at all. While undoubtedly no more inopportune time for the institution of a German unemployment system could have been selected, it is certainly obvious that the plan has been a complete failure, and no better off, financially, than the British system.

Bulgaria and Austria have been more successful with compulsory unemployment insurance, although the Austrian government was forced to cancel a debt of approximately \$20,000,000 owed it by the insurance fund. Italy and the Irish Free State have been the outstanding examples of the financial success of social insurance. However, Italy's insurance covers only 4,500,000 workers out of 19,000,000. For the classifications for which it is intended, it may be said that it has paid out benefits which total only 44.4 per cent of the contributions. The Irish have consistently kept contributions ahead of disbursements.

American business leaders refuse to consider that unemployment insurance is emergency legislation, and through the voice of their conference at Warm Springs, Ga., in December, they have asked that legislation on the subject be deferred until such time that they may make a comprehensive study of social insurance and determine whether or not a feasible plan may be worked out. The conference has asked that the business leaders and capital be given a chance for a year at least to see what they can do to restore normal business conditions, creating better markets and more jobs. The chairman of the Warm Springs conference, Mr. C. B. Ames, was named to head the committee to study unemployment insurance.

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Greatest of Life's Joys Found in Helping Others

"Oh, my G—d—now Conrad can retire!"

That was the first response of a winner in the Irish Sweepstakes lottery when told that she was richer by \$150,000.

"Conrad" is her husband, a laborer for a chemical company. Their name is Lenz, and they were married when they came over from Germany together 32 years ago. They have children and grandchildren. "He has worked so hard all his life," she says, "I'm so happy that now he can rest."

We may be impelled to the thought that being the wife of a laborer, bringing up a family on a laborer's wage, was not exactly a cinch, either. There must have been a good many things Mrs. Lenz might have wished for in those 32 years, that \$150,000 could bring her now. But her only thought is that "Conrad can retire."

Another winner was Angie Graffeo, a girl working in a factory as a dress operator. She won \$75,000. And what was her first thought? "I'm going to take my mother and my stepfather on a trip to Europe, and build a house for them!"

Perhaps the accusation is true that we women lead "contingent lives," that we live in the lives of those we care for. Certainly to one who knows women there is nothing unusual about the wife who thought first of what her good fortune would mean to her husband, or the daughter whose joy was in terms of what it would do for her parents.

Does anybody feel sorry for them? Are you wondering whether their sacrifice is appreciated, and thinking how they might be enjoying the fulfillment of dreams for themselves?

Then consider if that wife would really get more satisfaction out of the jewels and fine clothes and motor cars that she might enjoy on the money she won than she is actually getting out of the realization of her husband being freed from the need to labor in his old age. Or the daughter who thought first of her parents—would her life be really richer if her new fortune meant chiefly the attainment of the luxuries and pleasures which young people so often confuse with happiness?

I don't believe women are to be pitied because they think first of those they love. For despite the bad

repute of the thought for its frequency in sermons and preachments, it is true that there is no richer joy, no more glowing realization or fulfillment in this life than that which comes of being able to give to those we love.

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Canadian Stonehenge

Indications of similarity in primitive religious cults have been discovered in every continent, and it is now accepted that what is called the New world—contains some of the world's most ancient relics of dead civilizations. A recent archeological find is reported from Canada. A museum curator was on a canoe trip with a friend in the Whitesheet for

est preserve 100 miles east of Winnipeg, when they stumbled on a sacred area which they compare with Stonehenge. They found a number of large upright stones and monuments in weird formation, covering an area of several acres, which are thought to have been erected by members of a snake cult of Cree or Chipewyan Indians many centuries ago.—London Tit-Bits.

Time

Most of us think of Time as the fleeting present, plus the days and years that are to come. This is the reason we lose out. Time is now. It makes little difference what we are going to do some time, but it does matter what we are doing now.—Grit.

Hadn't Time

Husband—Why did that woman keep you standing at the door for half an hour?
Wife—She said she hadn't time to come in.

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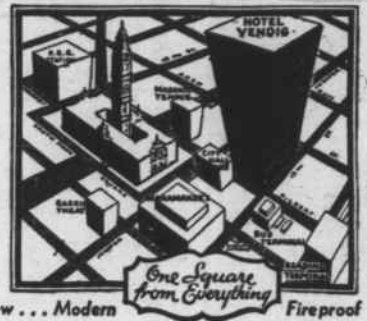
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JACK—WE SCRIMPED AND SAVED TO BUY THIS STORE ...AND NOW YOUR BAD TEMPER IS DRIVING CUSTOMERS AWAY!

AW, TELL HER THAT LONG FACE OF HERS IS WHAT'S DRIVING THE CUSTOMERS AWAY

HOW ARE WE EVER GOING TO GET THE MONEY TO MEET THE LAST TWO PAYMENTS ON OUR LOAN?

TELL HER IF SHE'LL WAIT ON THAT CUSTOMER THAT JUST CAME IN, INSTEAD OF BAWLING YOU OUT, IT MIGHT HELP

JACK'S GOT ME SO WORRIED... HE HAS HEADACHES AND INDIGESTION... AND CAN'T SLEEP WELL!

MY JIM USED TO HAVE THOSE TROUBLES, BUT HE HAD COFFEE NERVES!

HEY—I DON'T LIKE THE WAY THIS CONVERSATION'S GOING!

JIM'S DOCTOR TOLD HIM TO CUT OUT COFFEE AND SWITCH TO POSTUM... AND THE CHANGE WORKED WONDERS IN HIM!

CURSES! JIM'S WIFE KNOWS THAT POSTUM ALWAYS DRIVES ME AWAY!

GOODNESS! THAT'S AN IDEA... I'LL SEE THAT HE STARTS ON POSTUM TONIGHT! JACK DOES DRINK A LOT OF COFFEE

LATER

I'M COMING OVER TO PAY OFF THAT LOAN TODAY, MR. GARDNER. BUSINESS HAS BEEN GREAT!

MY, BUT JACK HAS CHANGED. I'D RATHER HAVE HIM WAIT ON ME NOW THAN ANY ONE IN TOWN!

I'LL TELL YOU A SECRET—SINCE HE SWITCHED TO POSTUM HE'S FELT LIKE A NEW MAN!

"ISN'T IT amazing how coffee can affect a man like Jack?"

"Why, no... the caffeine in coffee affects lots of grown-ups, just as it does all children. It can give 'em indigestion, upset their nerves and keep 'em awake."

If you suspect that coffee disagrees with you... try Postum for 30 days. Postum contains no caffeine. It is simply whole wheat and bran, roasted and slightly sweetened. Easy to make, and costs less than 1/2 cent a cup. It's a delicious drink, too... and may prove of real value in helping your system throw off the ill effects of caffeine. A product of General Foods.

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Street _____
City _____ State _____
Fill in completely—print name and address.
This offer expires December 31, 1933