

A Disastrous Deal in Jumbo Iron

By R. RAY BAKER.

The ticker tape had overflowed the basket in Claude Winters' office. A liberal supply lay curled on the floor, while short bits reposed here and there about the room.

The piece was held taut in Claude's hand, as he sat at a desk by a window. Seven stories down the city street, the young broker heard none of the ticker. He bent over the desk, his eyes resting on it, his gaze transfixed on the tape before him.

"Lost," he muttered. It was not the word he had heard, but the word he had seen. He had stamina, although the supply was being overdrawn at present. "Lost—a clean sweep. Only one possible way to recover, and that's to throw at least 100,000 into the whirlpool that sucked down my half-million. But where's it come from? I haven't more than 10,000 left, and that wouldn't affect the whole lot of money in quick time. I don't give up. Two hundred thousand will bring back the five hundred thousand; there's no doubt of it. But how'll I get it?"

He rose, dropped the piece of tape, and ground it between a heel and the rug. Crossing to the telephone, he called up various bank officials, one after the other. No satisfaction. Money was "tight," and besides, it was the big banking interests largely that had brought about his downfall. He was disappointed but not surprised.

Claude returned to his desk, but not his attitude of dejection. His mind was busy seeking the signpost of a highway that would lead him out of the forest of "frenzied finance."

Six years ago Claude had come to the city with a comparatively few dollars and acceptance of a lowly position in a brokerage office had proved a lucky step. He made a favorable impression with the broker and was located in the finess of playing stocks. Finally he was made a partner; shortly after that the broker died and Claude became sole owner of the business. Fortune leaned on his side and money rolled in. Everything he touched responded as objects respond to the golden touch of Midas, as the mythology—until he tried Jumbo Iron. Then came the crash.

All this time he had neglected the home on the farm. On this farm had been born and raised to young Claude. On the adjoining eighty acres had lived Alice Hall, pretty daughter of a farmer, and with her Claude experienced his first affair of the heart. He had loved her desperately—he had thought.

Then his parents had died, one shortly after the other, and having a natural-born dislike for farming, he had gone to the city. "I'll come back to you some day," he had told Alice, after writing once or twice he had written her. A member of his office had attended to the payments on the old farm, but that was only remaining connection with the environment of his boyhood.

Now as he sat at his desk seeking a way out of his dilemma the picture of a girl arose in his mind—a beautiful girl. But it was not Alice. Her name was Hortense Molton, and she was the daughter of Rufus Molton, a power in the financial world. She had a million in her own right, and she was fond of Claude. He had met her at a social function and they had loved each other. Somehow he had decided she would marry him if he asked her, but he had never really courted her, although he had taken her around the city.

"She's the solution," he decided, as he massaged his brain for a means of raising money. "I'll ask Hortense to marry me. Let's see, she's spending the month at Troy. I'll just run up there in my car, get her consent quickly if I can—and then put my hands on some money. This situation ought to keep a week at least. I'll appeal to her romantic nature, and she ought to dispense with an elaborate ceremony. The trip will do me good, and incidentally I'll stop on the way and get my eye over the old farm."

That very afternoon he started on the trip, his hopes once more arisen. Abandoning the cares of financial life, which his peculiar construction permitted him to do, he assumed a holiday spirit, and spoke amiably to every one he met on the road.

Cities, villages and farming districts passed through at a swift pace. At strangely familiar sights began to meet his glance. They were strangely familiar because never before had he motored in this direction, in spite of the fact that the road led to the farm which had once been his home.

"Can't stop for more than a minute," he muttered as he noticed a landmark which he realized was not more than a mile from the old farm. I'll just stop and look it over; won't even stop the motor."

A mile farther on he came upon a river in trouble. It was standing at the side of the road, the hood was up, and a girl was prowling in the mechanism with a wrench.

Being in a holiday mood and likewise being a gallant young man, Claude stopped his roadster and inquired:

Apparently the girl was too engrossed in her work to take heed of his pleasantly voiced inquiry.

He repeated the question, and she turned toward him, wiping a hand across her face that left a black streak there.

"Well," she said slowly, "it looks as if I might—"

She stopped talking and gazed at him in a daze.

"You're—you're Claude Winters!" she managed to stammer.

It was so like an accusation that he felt guilty, without having the slightest idea why. He peered at her intently. The black mark disfigured her countenance, but suddenly her identity dawned on him.

"And you're Alice Hall?" he exclaimed, and forthwith switched off the ignition of his motor and left his machine.

They shook hands with a good deal of restraint.

"You're—you're still here, I take it," he observed inanely.

"As you see," she retorted somewhat pointedly.

"I—just thought I'd drop in at the old place and see how it looks," he went on. "I happened to be coming this way, you see."

"About time," she sighed. "And you won't see much to please your eye. The old home is buried under a growth of weeds. It's been sadly neglected—just like some other things." She emphasized the word "some."

Claude was feeling contrite. In addition, he had a strange sensation about the heart. This country girl had grown more beautiful since he went away. He had loved her once, and the city had made him forget. Now he was away from the city, and the old feeling appeared to be creeping over him. And it was not an unpleasant sensation, either.

"Your father," he asked. "He is well?"

"He died a year ago," she replied simply, dangling the wrench in a smudgy hand. "I'm farmeretting."

"You're what?" Claude inquired.

"Farmeretting. I'm a farmerette. I'm working our old farm and getting along pretty well, too; but it's terribly hard work, I can tell you."

"Let's see what's the trouble," he suggested, and looked into the hood. "Timer wire is loose," he said presently. "Have you some pliers? Thanks; now it's all right, I think. Where are you bound?"

"Home," said Alice.

"Good. I'll straggle along behind."

"Afraid you wouldn't know the way, I suppose," she said pointedly.

During the four-mile ramble Claude did a deal of thinking. Hortense and his mission were forgotten. His financial worries had faded. Things seemed good in the country. He had never liked farming, but he believed he would enjoy it now. Hard manual labor was what he needed. Let the half million go; he could get along without it. When the flivver ahead came to a stop he had made up his mind.

He and the girl stood and looked at two farms, one of them flourishing, the other gone to ruins.

"Let's make these two farms into one," he suggested. "Do you remember once I said I'd come back for you? I've neglected you. I know, but I've returned. What do you say? Will you have me?"

She hung her head.

"I'm still here, you see," she replied finally. "I took you at your word and I've been waiting."



1—Socialists of Chicago entering the Coliseum for their big May day meeting while police watched them. 2—Mrs. Calvin Coolidge reviewing 21 troops of girl scouts in Potomac park, Washington. 3—Representative S. E. Winslow of Massachusetts, the largest member of congress.

NEWS REVIEW OF CURRENT EVENTS

Reparations Ultimatum and Protocol Handed to Germany by the Allies.

RUHR WILL BE OCCUPIED

Fehrenbach Cabinet Resigns After America Rejects Offer—Poles Invade Upper Silesia Plebiscite Zone—Panama Scorns the Warning of Secretary Hughes.

By EDWARD W. PICKARD.

Two things operated to prevent the occupation of the Ruhr district by the allied forces last week. One was the hesitation of Great Britain and Italy to exact the sanctions which France demanded and which everyone admits are warranted. The other was the time required to mobilize the French troops and move them over into German territory. The French minister of war, however, called to the colors about 140,000 men of the class of 1919 and started them toward the Ruhr, armed and equipped for real warfare.

For several days the supreme council, in session in London, argued over the reparations and sanctions. Lloyd George and Count Sforza delaying final decision as long as they could, while Premier Briand insisted on speedy action. Lord Curzon was singularly stubborn in contesting the French propositions and in the effort to delay matters he persuaded the council to summon to London the entire reparations commission. Early in the week Secretary of State Hughes had replied to the German note, saying that the offer of Berlin was not, in the opinion of the American government, worthy of transmission to the allies, and expressing the hope that Germany would "at once make directly to the allied governments clear, definite and adequate proposals which would in all respects meet its just obligations."

The wording of this note made it clear that America would not interfere, but the British and Italian members of the council still hoped Doctor Simons would come across with a new offer that would make the seizure of the Ruhr unnecessary. On Wednesday, however, they gave in and a final agreement was reached regarding the ultimatum and protocol to Germany. Next morning the documents were signed and the ultimatum, giving Germany six days to accept, was handed to Doctor Sthamer, German ambassador to Great Britain. The allied reparations commission carried the protocol to Paris and handed it to the German representatives there.

The total sum demanded from Germany was increased from 132,000,000,000 to 135,000,000,000 gold marks by the inclusion of the sum due Belgium for her debts to the allied nations. Germany is to acknowledge the indebtedness by the issue of bonds in three sections, the first immediately, the second in November and the third according to her ascertained ability to pay. Germany is ordered to pay 2,000,000,000 gold marks annually and, in addition, 26 per cent of the value of her exports. When these payments exceed the interest on the bonds issued the reparations commission is entitled to require the issue of further bonds to the amount of the annual income. It was also decided that the proceeds of certain German revenues, such as the customs, should be appropriated to the service of the debt.

To enforce compliance with the demands of the allies France will occupy the Ruhr district on May 12, her troops being accompanied by relatively small detachments of British and Belgian soldiers, and it is probable the British and French navies will at least make a demonstration in the North sea and the Baltic, possibly establishing naval control of Bremen, Hamburg and Stettin. Concerning this it was felt the advice of the United States should be obtained.

Meanwhile the German cabinet was

holding futile sessions trying to frame a new offer, and on Wednesday Chancellor Fehrenbach, Foreign Minister Simons and their colleagues gave up and resigned. At this writing it is understood Doctor Stresemann, leader of the people's party, will be chancellor, and Dr. Mayer-Kaufbeuren, German ambassador to France, will be foreign minister. The collapse of the German cabinet had no effect on the plans of the allies.

The United States doubtless will take no part in the military occupation of the Ruhr district, but it may soon be a party to the enforcement of the reparations terms. The supreme council has invited President Harding to name representatives in the council and the reparations commission, and there is reason to believe the invitation will be accepted. The administration, it is said in Washington, desires to participate in the work of the commission to promote American interest in a permanent settlement.

Enraged by reports that the allies' plebiscite commission had recommended that only the Rybnik and Pless regions in Upper Silesia be awarded to Poland and that the rest of the territory be given to Germany, some 20,000 Poles, well organized and armed, invaded Upper Silesia, seized a number of important cities, cut the communications with Germany and at latest reports were advancing on Oppeln, north of the Oder river. The French, British and Italian control officers and their small bodies of troops were unable to cope with the situation and the whole region was overrun, the peasants there siding with the Polish invaders. At Gross Strehlitz Italian forces commanded by Colonel Bond, an Englishman, resisted the Poles who sought to occupy the city and an artillery engagement ensued.

The German government, of course, formally protested against this action of the Poles to the allied governments, and the latter took immediate steps to regain control of the situation, declaring martial law in the plebiscite zone and sending troops against the invaders. It was admitted that it would be hard to oust the Poles, and the alleged fact that their course was tacitly approved by the French authorities there created considerable ill feeling between the British and the French. Premier Briand, however, asked Prince Sapieha, Polish foreign minister, now in Paris, to transmit to the Polish government a request to end the disturbances in Upper Silesia. When the allied supreme council adjourned its London session it was said it would soon meet again in Oostend to take up the Upper Silesia question.

Now that the senate has adopted the Knox peace resolution, it is up to some one to devise our further procedure in the matter of restoring our relations with Germany. In the final debate on the resolution Senator Lodge admitted the Versailles treaty could not be so amended as to meet the requirements of the United States, as President Harding hoped, and that a new treaty must be negotiated. This, of course, is pleasing to the "irreconcilables" who now believe the Versailles pact never will be resubmitted to the senate. And, as has been said before in this review, it is difficult to see how that treaty can be separated from the League of Nations covenant. The situation is not satisfactory to the majority of Americans, nor to our associates in the war. German officialdom was glad to hear of the adoption of the Knox resolution, though there is no hope there of an early resumption of diplomatic and commercial relations with America.

The little republic of Panama is going around with a chip on her shoulder and is talking back to Uncle Sam. Secretary Hughes warned Panama that unless she acts voluntarily in a reasonable time the United States will take steps to compel her to transfer jurisdiction of the disputed Coto territory to Costa Rica and to abide by the White award. President Porras asserts that Mr. Hughes' note has not changed the attitude of Panama and that she "feels backed in her right in refusing the White award," her position being supported by the opinion of Doctor Bustamante of the University of Havana, an authority on international law. Porras concludes:

"Panama feels sure that the American government will cease its endeavors in recommending acceptance of a decision upon which public opinion already has uttered its last word and which has become an adjudged matter. Panama refused the White decision with the same right and for almost the same reasons that the United States government declined in 1831 to accept the decision of the king of the Netherlands in a boundary litigation with Great Britain."

President Harding won the first part of his fight for a big navy, the naval committee of the senate having reported the navy bill with provisions for funds not only for completing the 1916 building program but also for a personnel 20,000 in excess of the 100,000 proposed by the house. Besides this, the committee refused to incorporate in the measure the proposal of Senator Borah authorizing and requesting the President to invite Great Britain and Japan to a disarmament conference in Washington. Borah will make a fight for his amendment on the floor of the senate and Senator Pomerehne also has a similar amendment which he will introduce.

The senate committee increased the house total of \$396,000,000 to \$496,500,000, or the same figure in the bill as it failed in the senate last March.

The senate passed the Dillingham immigration bill, which limits immigration to 3 per cent annually of persons of various nationalities in the United States in 1910. Only Reed of Missouri voted in the negative. The measure went to conference and it was expected the house would accept the senate bill and that it would be signed by the President. It becomes effective within fifteen days after enactment and remains in force until June 30, 1922. The measure would permit the landing in America of about 350,000 immigrants in the next twelve months.

In the Republican presidential preference primaries last year North Carolina went for Hiram Johnson. In the Republican national convention Delegate David H. Blair refused to abide by those instructions and voted for Warren G. Harding. A few days ago President Harding nominated Mr. Blair for the important office of commissioner of internal revenue and the nomination came before the senate in executive session. There was a stormy debate, the opposition being led by Senator Johnson, who told of Blair's action in the convention and asserted that "a man who will violate his own state's laws is unfit to administer the nation's laws." A second objection made by Johnson was connected with tax returns. He said: "Mr. Blair's father-in-law is one of the richest men in North Carolina and he sought, by forming a partnership with his family, to lessen the amount of his income tax." The nomination was referred back to the senate finance committee, which, on Saturday, began a thorough investigation of Johnson's charges.

Senator Truman H. Newberry of Michigan is set free from all charges of violation of the federal corrupt practices act. The United States Supreme court set aside the conviction of Newberry and 16 other defendants, the majority opinion holding that the law under which they were convicted is unconstitutional. All the justices agreed that the conviction should be reversed, but three of them held that congress, under the provisions of the original Constitution, has the power to regulate primaries.

The board of directors of the United States Steel corporation has announced a cut in wages of day labor of about 20 per cent, effective on May 16, and an equitable adjustment of all other rates, including salaries. Chairman Gary also announced that the board had been unable to find a practicable basis for the entire abandonment of the 12-hour day in the immediate future. The average wage will be cut, by this order, about \$1.40 per day, and the reduction in the corporation's pay roll will be not less than \$150,000,000 annually. Frank Morrison, secretary of the American Federation of Labor, denounced the wage cut as unjustifiable.

IMPROVED UNIFORM INTERNATIONAL SUNDAY SCHOOL LESSON

By REV. P. B. FITZWATER, D. D., Teacher of English Bible in the Moody Bible Institute of Chicago. (© 1921, Western Newspaper Union.)

LESSON FOR MAY 15
WORKING WITH OTHERS.
LESSON TEXT—I Cor. 12:4-27.
GOLDEN TEXT—Ye are the body of Christ, and members in particular.—I Cor. 12:27.
REFERENCE MATERIAL—I Kings 5: 1-12; Neh. 4:1-22; 4:15-23.
JUNIOR TOPIC—Helping One Another.
INTERMEDIATE AND SENIOR TOPIC—Team Work.
YOUNG PEOPLE AND ADULT TOPIC—Co-operation or Competition.

This Scripture pictures the church, the body of Christ, under the figure of the human body. The topic "Working With Others" can only have application to Christians working with each other; for it is as members of the body of Christ that this relationship and obligation are set forth. The church is an organism, not merely an organization. As such it is:

I. One Body (vv. 12-20).
As a body it has many members, each with a definite ministry or function. Many members are essential to a body or organism. So it is with the church. Each member has its own gift and office. The proof of this oneness is that by the sovereign act of the Holy Spirit all believers are constituted one body (v. 13). A multiplicity of organisms does not make a body, but a multiplicity of members with their separate functions. There is no room for jealousy or discontentment among them (vv. 15, 16). It would be as reasonable for the foot to complain of its lot and refuse to function as a foot, as for one member of a church to envy the place of another. A deacon who is such by the appointment of God should not complain that he is not a minister. The church needs its foot-members, that is, those who are swift to run on its errands; it needs its eye-members, who are quick to perceive opportunities for service; it needs its ear-members, who are quick to hear the call to duty; it needs its tongue-members, who can speak forth the message of truth; it needs its hand-members to perform its many deeds of kindness. Each member of the church has its place by the sovereign will of God (v. 18). If this were realized there would be the most efficient co-operation among the members of the church. The pastor would faithfully do the work of a pastor; the minister, the work of a minister; the teacher, the work of a teacher, etc.

II. The Mutual Dependence of the Members of the Body (v. 21).
They must co-operate for the life and service of the body. As the foot cannot dispense with the head, the eye with the hand, etc., so in the church, even the most highly gifted are dependent upon those of the lower order. Self-conceit and pride are as much out of place on the part of the highest in ability as of the lowest. In fact, a sober realization of this will do away with selfish pride.

III. The Least Attractive Members Are the Most Necessary (vv. 22, 23).
In the human body the heart is of more vital importance than the tongue. So in the church prayer is of much more importance than the gift of eloquence. Many examples could be given of those who wrestled with God in the closet, doing more for the cause of Christ than those who shone forth most conspicuously in the public eye. The lungs are never seen or heard, yet without them the tongue could not utter a sound.

IV. The Different Members Have Been Adjusted by God (vv. 24, 25).
So perfectly has this been done that if each performs its own function there will be harmony in the body. All schism in the church is due to failure of one member to perform its duty because of envy of the position of another. By considering Christ the head and obeying Him all strife and division in the church will be eliminated.

V. Members Are Sympathetically Related (vv. 25-27).
One member should have the same care for the other as for itself. The eye has the same concern for the foot as it has for itself; so the most eloquent has the same solicitude for the humblest member as for itself. This is true because the suffering of the one is the suffering of the other; the honor of the one is the honor of the other; the sorrow of the one is the sorrow of the other; the property of the one is the property of the other; the shame and disgrace of the one is the shame and disgrace of the other. This is true because there is a common life which is derived from and directed by its head, Jesus Christ (Eph. 5:23).

Doing Things.
God made us to do things, and there is no tonic like that which comes from doing things worth while. A clear conscience and a clean life are far more to be desired than money. Real happiness without the achievement of some aim is unthinkable.

More Valuable Than Gold.
A good disposition is more valuable than gold; for the latter is the gift of fortune, but the former is the dower of nature.—Addison.