THE 14TH CENSUS NOW UNDER WAY

Army of 35,000 Enumerators Counting People

FIRST TAKEN IN WINTER

Canvass To Last About Two Weeks—Figures On Population Not Expected Before End Of April.

Washington.—An army of 85,000 enumerators will begin promptly at 9 o'clock January 2, the work of counting the men, women and children of the United States and of collecting certain information about the resources of the country. The taking of this census, the fourteenth in the history of the nation, is expected to require only about two weeks, but figures showing the total population probably will not be available until the end of April.

Workers will sally forth with an especially prepared portfolio and a commission signed by Sam L. Rogers, chief of the bureau.

The count is expected to show a population of from 107,000,000 to 112,000,000 as compared with 93,000,000 in 1910. The estimated population on July 1 1919, was 106,871,294.

Cards will be collected by 372 supervisors and forwarded to headquarters here, where 4,000 clerks will be engaged in the tabulation work. Totals for each of the items on the cards will be computed by specially designed machines. Officials expect to be able to make a preliminary estimate of the population of the larger cities by the middle of March, but returns for the country districts will not be completed until later.

The census includes the collection of data on farms, manufactures, forests and oil production, in addition to enumeration of persons.

The fourteenth decennial census is the first to be taken during the winter months. While severe weather may be a handicap in some sections, the change was made in order that the enumeration might be completed before the election primaries of the summer season. For the first time, also, women have been employed as supervisors. The maximum pay allowed by law is four cents per person, with a higher rate for farm statistics. Congress appropriated $22,000,000 for the work.

COLONEL HOUSE IS SILENT.

Says He Will Go To Texas When Asked To Discuss Politics.

New York.—Pressed for a statement here, in view of the numerous stories that have been published concerning him, Col. E. M. House smilingly declined to commit himself on any subject, political or otherwise, or on any Democratic Presidential candidate, either announced or prospective. He further declared that no one had been authorized to speak for him.

The Colonel did announce, however, that he intends to leave New York for Texas within the next 10 days or two weeks.

Numerous stories have been printed not only concerning a reported "break" between House and President Wilson but bearing on statements said to have been made by friends of the Colonel as to whom he will support in the coming Presidential campaign.

WIDOW BRINGS SHIP TO PORT.

Captain Of Schooner Died Before Completing Voyage.

Mobile, Ala.—Under command of the widow of the skipper, who died at sea, the schooner Jean L. Somerville made port here. The Somerville was spoken in the Gulf December 17 by a United Fruit Company steamer, which reported that Capt. W. F. Oram was dead and the vessel adrift without a navigator.

Sighted later by the Shipping Board steamer Moosehausic, the schooner was towed to Pensacola Bar and from there brought here, completing her voyage from Las Palmas. The body of Captain Oram, who died from natural causes, will be sent to Portland, Maine, for burial.

PRESIDENT GETS GREETINGS.

European And South American Countries Send Messages.

Washington.—New Year's greetings from the heads of a number of foreign governments were received by President Wilson. Messages came from England, Belgium, Luxemburg, Sweden, Italy and several other European countries and from most of the South American republics.

$25,000 IN JEWELRY STOLEN.

Detroit Family Loses One Necklace Valued At $20,000.

Detroit.—Jewelry valued at more than $25,000 was stolen from the home of Griffith O. Ellis in the fashionable Indian village section according to a report to the police. The jewelry, stolen during the absence of the family at a New Year's watch party, included a necklace valued at $20,000.

FOR BIG CHURCH UNIVERSITY.

Southern Presbyterians To Absorb Clarksville Institution.

Memphis, Tenn.—Plans for establishing here a university of the Southern Presbyterian Church, which would absorb the Southwestern Presbyterian University of Clarksville, Tenn., and have the support of the church in Tennessee, Mississippi, Alabama and Louisiana, were announced by a committee of ministers who conferred with directors of the Chamber of Com-merce.

INSANE ENGINEER TERRORIZES CREW

Thirteen Days and Nights on Verge of Panic

A BATTLE ABOARD THE SHIP

Reported That A Sailor Stabbed The Scotchman During A Quarrel—An Exciting Voyage.

New York.—Captain Thomas O. Rainier and the members of his crew heaved a sigh of relief, when the City of Puebla, an English freighter, which plies between New York and Manchester, reached her dock in the North River. For 13 days and nights they were on the verge of panic because one of the men of the engineering crew went insane following an altercation with a seaman.

When Captain Rainier hove in sight of the lightship he sent a call for policemen. Fifteen of harbor A's huskiest men were sent down the bay to the vessel, where they found Robert McEchren, third assistant engineer, in a strait jacket. He had lost his mind on December 19, following a desperate battle with Emanuel Lopez, an able seaman.

It took the combined efforts of 15 policemen to hold McEchren, a powerfully built Scotchman, until the vessel reached Pier A. McEchren was taken to the psychopathic ward of Bellevue Hospital and Lopez was taken into custody by the immigration officials and detained at Ellis Island.

According to members of the crew, McEchren and Lopez had some words, which resulted in a fist fight. During the fracas Lopez, it is alleged, stabbed McEchren twice. A few days later, according to the ship's log, December 19, McEchren became violently insane and ran amuck among the crew. After several hours' effort, Captain Rainier succeeded in having the engineer strapped up. During the rest of the voyage McEchren made the days and night intolerable by his efforts to extricate himself and his cries for vengeance.

WOMAN KILLED BY THIEVES.

She Refused To Keep Quiet And Put Up Her Hands.

Passaic, N. J. — Because she screamed instead of obeying a command to "keep quiet and put up your hands," Mrs. Morris Goldstein was shot dead by one of three holdup men in the men's furnishing store conducted by her husband on Main avenue, this city. After the shooting the slayer and his two companions dashed to a touring car, in which they had driven to the store, and were lost before an alarm could be raised.

SENATE ARMY BILL READY.

Conference Will Be Held January 2 To Discuss Provisions.

Washington.—Drafting of legislation providing for a permanent military policy has been completed by the Senate Military subcommittee and arrangements made for a conference between members of the subcommittee and representatives of the American Legion, the National Guard and others interested.

DIES ON STATION PLATFORM.

Vice-President King, Of Standard Oil Expires Suddenly.

New York.—William R. King, a vice-president and director of the Standard Oil Company, of New York, died suddenly on the platform of the West One Hundred and Third Street Subway Station. He was identified with numerous philanthropies in this city.

PLUNKETT TAKES REST CURE.

Irish Home Rule Leader At Battle Creek.

Battle Creek, Mich.—Horace Plunkett, Irish home rule advocate, arrived here to spend a few days of rest in a local sanatorium. He apparently was in good health. Sir Horace will return to New York next week to resume his work in the United States in behalf of home rule for Ireland.

BRYAN TO STUMP COUNTRY.

Will Open Political Tour In Omaha On January 12.

Omaha, Neb.—William J. Bryan will speak here January 12 on "The Attitude of the Democratic Party in 1920." Friends of Mr. Bryan say he plans a tour of several weeks, in which he will discuss the League of Nations, the peace treaty and other possible campaign issues.

COMMUNISM EXPENSIVE.

Berlin.—Herr Huszar, the Hungarian premier, stated in Budapest to a deputation representing those crippled during the war, that Communism had cost Hungary 18,000,000,000 kronen (nominally about $3,600,000,00), according to a report received here. The Premier said that the Rumanian invasion had taken 36,000,000,000 kronen more. The National Assembly now had to restore Hungary's finance from a desperate condition.

TO DIRECT JUNIOR RED CROSS.

Washington.—Dr. C. H. Garwood, associate superintendent of th Pittsburgh city schools, has been a pointed European director for the Junior Red Cross, succeeding Major Royal S. Haynes, and will sail early next year for Paris headquarters.

At a meeting in New York women agents of one our largest insurance companies, six women were present who had each sold from $ 00,000 to $300,000 of life insurance

NEAR COMPROMISE ON PEACE TREATY

Negotiations Begin to Take a Definite Form

A NEW PREAMBLE OUTLINED

Leader Of Reservationists In Conference With Administration Leader—Both Confident Of Reaching Middle Ground.

Washington.—Peace treaty compromise talk has reached a more formal stage. Senator McNary, of Oregon, a leader of the mild reservation Republicans, discussed various compromise suggestions with Senator Hitchcock, of Nebraska, the acting Democratic leader. It was said that although no definite agreement came out of the conference the conversation took a hopeful turn. Afterward both senators seemed confident that a middle ground could be found that would insure ratification early in the year. Modification of the reservations, approved by the Senate majority at the last session, so that affirmative acceptance by the other powers would not be required, is understood to have been the principal subject considered.

A new preamble, which would declare the reservations effective unless other nations objected within a limited time, is said to have been outlined with both senators indicating that they might accept it.

The reservations in the majority program dealing with Article 10, Shantung, and voting power in the League of Nations, it was said, also came in for discussion.

Senator Hitchcock saw a number of other senators and Senator Swanson, of Virginia, Democratic member of the Foreign Relations Committee, was present during a part of the talk with Senator McNary. Later Mr. McNary conferred with several on the Republican side.

The compromise negotiations are expected to become more and more active as senators return for the reconvening of Congress. In some quarters, however, it is believed that definite action may be postponed until after the Democratic senators' caucus of January 15, which will decide the contest between Senator Hitchcock and Senator Underwood, of Alabama, for the Democratic leadership.

President Wilson has not been invited to call the first meeting of the council of the League of Nations after ratification of the treaty of Versailles has been completed, State Department officials said.

There was a suggestion some time ago that the invitation be extended to him, but the question was not determined at that time. Some administration officials believe he would acquiesce in the request from the Allied powers, but the United States will have no part in the meeting of the council by reason of the fact that the treaty has not been ratified by the Senate.

The treaty provides that the first meeting of the assembly of the league shall be called by the President but the assembly is not expected to meet in the immediate future. The council, however, must assemble within a fortnight after ratification is completed at Paris as the carrying out some provisions of the treaty are entrusted to it.

LANSING NOT TO RESIGN.

He Denies Not Being On Speaking Terms With Wilson.

Washington.—Secretary of State Lansing emphatically denied the latest report that he contemplates resigning from the Cabinet at an early date, and that he is not on speaking terms with President Wilson.

"There is nothing to the report," he said. "I am in constant communication with the President."

Mr. Lansing said he communicates with the President in writing quite frequently and that there is no foundation for any reported estrangement.

Asked about the renewed report of a break between the President and Col. E. M. House, Mr. Lansing declared it was none of his business and he knew nothing whatever about it. He declined to comment in any way upon the report, except to the extent that it involved him personally.

INDIANA TO ACT ON SUFFRAGE.

Governor Goodrich Will Call One-Day Session Of Legislature.

Indianapolis. — Governor Goodrich will call a one-day session of the Indiana Legislature immediately for the purpose of ratifying the Woman Suffrage Amendment if he is assured only this question will be considered.

The Governor made this statement following a conference with representatives of the Woman's Franchise League of Indiana. It was said by the conferees they believe it would be possible to have the one-day session by January 15.

A GOOD JOKE ON JESTER.

Escaped Prisoner Asks Sheriff To Give Him A Ride.

Atlanta, Ga.—Dick Jester, one of three prisoners, who made a daring escape from the county chain gang hailed a passing automobile on a country road near here and asked for a ride. The men in the car stopped and the convict got in.

"Sure, glad to have you Dick," said Deputy Sheriff Gordon Hardy, as he twisted his hand in the collar

"Own a Home Saving Clubs"



By WILLIAM A. RADFORD,
(Editor in Chief American Builder and Farm Mechanics, Chicago.)

WHEN the people of the United States began to take stock of what the war had cost, one of the greatest losses discovered was in homes. Not that any of those we had at the beginning of our participation in the conflict had been destroyed by shells, but for two years we had not built any. Normally there are about half a million homes constructed each year to replace those lost by fire, or through decay, and to take care of the increase in population. Consequently we found ourselves about a million homes short of our requirements.

This situation was met, or, rather, the government attempted to meet it, by inaugurating the "Own Your Own Home Campaign." Everyone was urged to build homes, because homes were needed and because it was necessary to supply work for the many thousands of workers who were released from the war activities. But, for reasons that many were at a loss to explain, there were not and have not been as many homes built as it was confidently expected there would be. The real reason for this fact, to my mind, is that while everyone was urged to build a home no method of financing the home building projects was devised, nor even suggested, by the government.

To meet this deficiency in the government's campaign, public-spirited citizens in a number of cities clubbed together and furnished limited amounts of money to be loaned to home builders. The response to this offer was so great that the funds available did not reach half way. There were several applicants for loans to every loan that could be made.

Thus after nearly a year of campaigning on the part of the federal government, the state governments, chambers of commerce in thousands of cities and by organizations made up of public spirited citizens little has been accomplished.

Every man of family wants a home of his own. He knows that he can build a home for himself and his family and pay for it while he is living in it. But he also knows that before he can build the home and move into it he must have a certain sum of money, small in comparison with the cost of the home, but large enough so that it is rather difficult to get it together. It's that first payment that has balked the desire of thousands upon thousands of families to have homes of their own. It is to make it possible for everyone to get together in any easy manner a sum sufficient to build a home that I have suggested to builders, bankers and the public generally the formation in every community of "Own a Home Savings clubs," and these clubs are already springing up in many localities.

The initiation fee in an "Own a Home Savings club" is the desire to own a home.

The dues, payable either weekly or monthly, are what the one who desires a home feels that he can spare from his income.

The benefits that the member derives from his club are many. First, he will have a home of his own. Second, he will save money. Third, he will have a comfortable place in which to live; it will cost no more monthly than he pays in rent, and after a term of years he will have the greatest of assets—a home of his own, all paid for and readily convertible into cash.

The inauguration of a "Own a Home Savings club" is simple. All it requires is initiative on the part of the bankers of the country. They are the ones who must start these clubs. And after they are started I predict that being a member of an "Own a Home Savings club" will be as popular as owning a Liberty bond or two was during the war.

Before considering the reasons why "Own a Home Savings clubs" will be popular, let me explain more fully how the plan is conducted.

A bank that inaugurates a club should make it a separate department, just as the Christmas Savings clubs are. Special pass books calling for the deposit of a certain sum at stated intervals should be given the members. Tables showing exactly how long it will require the depositor to accumulate the sum he needs to secure a home of his own should be prepared. And knowing what that sum must be is the vital part of this plan, for it gives the club member a definite objective. Take away this objective and make it just a plan to save systematically and the club will fail. It was having such an objective that made the partial payment plan of buying Liberty bonds a success. The purchaser of a bond knew just how much he was required to save and exactly how long it would take to accumulate that amount.

By first helping the members of the club to select the type of home he wants, and knowing the cost of that home, the bank can fix upon the sum required as the first payment. For instance, if a member has fixed in his mind a home that will cost $5,000, he must have at least $500 for the first payment. Split $500 up into weekly payments of an amount the club member knows he can save, and the goal, and the length of time it will require to reach that goal, will be known. Then the objective of the member is fixed.

The next move in forming a successful club is to place before the people of the community the advantages of owning a home and to stimulate the desire to own a home that every normal man has.

To diverge a bit and to illustrate how astute merchants capitalize a latent desire, consider for a minute the methods of the makers of garments for women. They depend almost entirely in marketing their goods on illustrations. There is not a magazine in which is not displayed pictures that show the beauties of women's clothes. Women study these pictures, and as they study them the desire to possess attractive clothes grows. Thus is this desire crystallized into sales.

This is equally true of pictures of fine homes. There is not a woman—and there are few men—who will not give more than a passing glance to a home design. They may not know it, but it is that inherent desire to possess a home that causes them to take more than a casual interest in this picture. Mentally they consider the advantages and disadvantages, the beauty or lack of beauty of the home they are looking at, judging it, of course, from their own ideas of what a home should be.

This dissertation on how the banker and builder can successfully inaugurate an "Own a Home Savings club" is made to take those who will be approached on this subject into their confidence. It is a "peep behind the scenes." But if it has the effect of bringing to the minds of persons who do not own their homes some of their mental processes, thereby giving them an opportunity to analyze their feelings on the subject of home owning, the revelation will be worth while.

Owning a home brings more happiness than the possession of any other one thing, or several things. We all have homes, it is true, and take pride in our possessions. We furnish them to the best of our ability and in accordance with our tastes. But this is as far as the man goes who lives in a house he rents. He has nothing to say about how the exterior looks; neither did he have anything to do with the planning of the interior. Just now, too, he is unable to make much of a choice in exterior appearance and interior arrangement; he takes what he can get, and is thankful for four walls and a roof.

How different is the home of the man who has planned and built his residence. The exterior of his home approximates his ideas of what is attractive; the interior arrangement conforms to his ideas of comfort and convenience. But the greatest satisfaction of all is his pride of possession.

The pleasure that comes from owning the home is not its only advantage. Owning a home is a business asset that brings many opportunities for financial advancement. To the salaried man, owning a home means that he is a more stable employee than the man who rents and has no ties. All other things being even, advancement is offered to the home owner every time in preference to the renter. And when the time comes that the home owner has an opportunity that requires an investment, he has the best asset in the world on which to borrow money.

In this rapidly growing country there are thousands of men who have saved their money and bought homes for no other reason than to have homes. And in a few years they have been surprised by the realization that their properties have greatly increased in value. I met one such man only a few days ago. He proudly told me that he had built a home a few years ago and paid all but $1,400 of the cost—$3,400. Now, he said, he had been offered $6,000 for the place. His determination to have a home of his own had not only caused him to save $2,000, but he had more than doubled his money. Not all home builders do this, it is true, but a majority do.

The ideas I have presented here for the consideration of those who do not own their homes are not merely theories—they have been proven so many thousands of times that no one can dispute them. The only reason that the average man does not own his home is that he has never made the start. He has not fixed in his mind a home as an objective, and in consequence has lived in houses owned by others. But he must remember that he has paid for those houses just the same, and something besides. House owners are not philanthropists. They do not rent houses to tenants from any altruistic motive. They are in the game to make money. And the renter pays the profit they make.

"Own a Home Savings clubs" point the way for the wage earners and salaried men to have homes of their own. They provide an easy method for everyone to save for a home. Bankers will provide the machinery by inaugurating clubs. And within the next few years thousands upon thousands of persons will have realized the greatest of all ambitions—owning the homes in which they live.

TENANTS OUTNUMBER OWNERS.

The United States has fought all her wars to "preserve the home," and yet probably 60 per cent of her people are tenants. This was the text selected the other day by United States Senator William M. Calder of New York in an address before the New York Real Estate association's convention urging the necessity of a national campaign for the creation of homes. He said:

"The object of each of our wars has been, in the last analysis, to preserve the home. Yet we find that to the majority of people in this country 'home' means little more than a dwelling for which they are paying rent. What is worse in the situation is that the percentage of these rent payers is growing.

"In 1890 we were advised that 52 per cent of the people in America lived under the rental system, in 1910 that the percentage had increased to 55, and probably the census of 1920 will show that fully 60 per cent of the people will be classed as tenants."

Taxation on the Home.

The necessity for giving proper attention to real estate taxation was brought to notice in a paper by Harrison B. Riley, president of the Chicago Title and Trust company, which was read at the recent convention of the Real Estate Association of the State of Illinois in Champaign. In his paper Mr. Riley said:

"It is undeniable that real estate and, therefore, the home keeper, pays an increasingly unfair amount for the support of the government and the convenience of the people. A lazy indifference and a stupid lack of intelligence in the levy and collection of taxes must be corrected, so that real estate bears only an equal proportion of the expenses of government and of civilization with other classes of property.

"Heretofore real estate has furnished over 80 per cent of the revenue needed by the state, the several counties and the unnumbered municipal and quasimunicipal corporations.

"Personal property, which equals or very likely exceeds the value of real estate, has escaped paying any fair proportion of governmental expenses.

"I suggest that the new state constitution shall have only two restrictions on the power of the general assembly to levy and collect taxes—viz.: That all taxes shall be equal and uniform.

"The provisions for taxation and special assessment in the new constitution should be so flexible that property and earning capacity can be reached and an income tax used as a substitute for specific taxes upon classes of property difficult to reach or the value of which it is impossible to determine except by an assessive body much too heavy and too dangerous in character to be tolerated."

CHRISTMAS DAY.

"It's just what I wanted, dear! I always smoke this kind."

"Yes, I bought John a perfectly lovely jardiniere for the hallway. It's useful!"

"Ma, can I go out and play with Willie Smith? He's got a new sled!"

"Oh, ma! I traded my sled to Johnny Jones for a pair o' skates an' a air rifle!"

Carried the Bluff Through

Burdened Housewife Wouldn't for a Moment Admit That She Had Little Leisure Time.

Some women are simply inspired with courage. Then there are some who are real cowards when it comes to hard work. But Indianapolis can furnish a heroine who is the best-natured woman of all. Before she married she was an accountant and her work began at 9 o'clock and ended at 4:30, with an hour and fifteen minutes intermission. Not hard—was it?

But the other girls in the office thought it was and often complained. After the heroine was married they complained more than ever and even envied her. And she, after the manner of the type of woman she represents, comforted them.

The other morning she was busy putting up two bushels of tomatoes, the ironing was still in the basket, sprinkled down to be done as soon as an opportunity presented itself, and there was "hosts" of sewing to be done for her two babies. But her sister from the other part of town called up and announced that an old friend of theirs was in town for the day, and if convenient they were coming out for dinner—also their children.

Now the prospect of preparing dinner for nine people didn't daunt our friend. She rushed uptown to get some meat and as she came out of the store ran into her friend from the office—one of the complainers. "Oh, dear," she began, "I envy you, woman of leisure. Isn't it wonderful how well you look, that you don't ever have that tired feeling any more, like we working women do?"

The housewife forced an extra wide smile. "Don't I look well!" she bluffed. —Indianapolis News.

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