

PERSONAL but not confidential

THIS IS LETTER NUMBER TWENTY. TWO OF A SERIES WRITTEN TO ALL OF YOU ABOUT A MATTER WHICH IS VITAL TO YOUR SUCCESS. IF YOU MISSED ANY OF THE PREVIOUS LETTERS AND WOULD LIKE COPIES, I WILL MAIL THEM TO YOU.

A father-owner of a factory in the downtown business section of New York City—wrote for a Little Red Thrift Book. He wanted for his son, who is associated with him in business. This son is a very bright young man—a hard worker—but he has worried his father because he has spent all the money he earned.

That is, he did spend all the money he earned up to a few weeks ago. Now he is investing some of his earnings in safe securities and is very happy about it because it has made his father happy.

Edward Bender, a securities salesman in the Bond Department of the Doherty & Company, 60 Wall Street, is responsible for making the son "see the light" in regard to practicing Thrift.

He called on father and son at their request, and he made such a good impression that he has asked to talk to workers in the factory on the subject of Thrift. Evidently he talked very convincingly, because since then fifteen of the workers, who never realized that their small sums of money would be received by any Wall Street house, have become small investors and have decided to lay by a certain percentage of their incomes every month, so that they can accumulate gradually a quantity of sound securities.

Mr. Bender is very forceful in his talks on Thrift, because he talks from the book of his own life. He has "gone through the mill." He was born and brought up on the East Side of New York City, one of a family of seven children, and he had to hustle for himself very early in life. He quickly learned that honest work and practical thrift are the two essentials for success, and he therefore has very warm sympathies for all who have to overcome the hardest kind of obstacles in order to succeed, and he is willing to work all day and far into the night, calling on real workers who are sincerely interested in taking care of their money and investing it wisely.

He is meeting with some remarkable experiences, one of which I relate, because it proves what a deep hold this Thrift Campaign is taking on workers, and, besides, it furnishes a practical illustration of how courtesy counts under any and all circumstances.

A request came from a negro for a Little Red Thrift Book. Mr. Bender followed up the request with a personal call. He found the man who sent the inquiry playing cards with some companions. When he explained that he had called especially to find out if he was really interested in the Thrift and Investment campaign conducted on behalf of Henry L. Doherty & Company, 60 Wall Street, this man seemed greatly surprised that anybody from a Wall Street house should take the trouble to call on him.

He stopped playing cards and asked Mr. Bender if he would accompany him to his home. Mr. Bender said he would gladly. Arriving at the home, which is in the basement of a house in an uptown street, Mr. Bender saw a little boy in bed, sleeping peacefully. He asked who the boy was. The negro replied: "Oh, he is a little kid whom I picked up and I have adopted him; he is a fine little lad. He is all I have in the world, and I want to do something for him. Will you take small sums of money from me from time to time and invest them so that when this kid grows up I will have something with which to educate him and to give him a start in life?"

Mr. Bender said he would be glad to help him. He made it clear to this man that the real purpose of the Henry L. Doherty & Company Thrift and Investment campaign is to render a service to all people no matter what their station in life.

An agreement was then and there made by which this carefully small sum would be carefully invested for him in safe securities.

I hope all who are reading these letters will get it firmly fixed in their minds that they are welcome to write to me at Doherty & Company, 60 Wall Street, or to call at their offices. They will be treated with courtesy and promptness in all matters pertaining to the investment of their money, in small or large sums, in securities that this house believes to be absolutely reliable.

When the millions upon millions of people who now misunderstand Wall Street will come to a realization that they can get income as investors by many institutions of high moral and financial standing, then the control of the industries of the country will not remain in the hands of big capital; their securities will be widely distributed among all workers, and when the mass of people own most of the good securities of the country there will be a complete and a better understanding between capital and labor.

British and Italian Forces in Silesia Will Be Increased

Differences With French Over Partiality to Poles Seen as Cause of Putting More Troops on Frontier

By William C. Dreher

Special Cable to The Tribune. Copyright, 1921, New York Tribune Inc. BERLIN, Jan. 27.—The British and Italian forces upon the Polish-Silesian frontier in the plebiscite regions are to be reinforced during the next few days, according to reports from Upper Silesia. The object is to establish a strong barrage on the Polish frontier.

The Inter-Allied Commission already has adopted a detailed plan which soon will be put into operation, whereby the frontier guards will be ordered to fire upon anybody trying to cross the border without a pass.

The British reinforcements will consist of several companies which are expected to arrive in Upper Silesia within a few days from the occupied region around Cologne. The Silesian newspapers report that the number of Italian troops to be sent to Silesia will be approximately five thousand.

In some German quarters this measure of reinforcement is regarded as resulting directly from a disagreement with the British and Italian governments with the French over the manner in which the occupation hitherto has been carried out under French influences.

These Germans hold that the disagreement arises from the opinion that the French have been too partial to Polish interests.

Various reports of the last few weeks agree in representing the German attitude of carrying the forthcoming plebiscite election as having steadily improved. The German authorities assert that Polish terrorism and the frequent incursions of robber bands from Poland into Silesia are having a strong deterrent effect upon the Polish sympathizers in Silesia, and they believe these sympathizers are turning in increasing numbers toward the Germans.

In addition to this there is evidence of an economic reaction. In fact, the number of unemployed receiving public assistance increased by 43,000 in the second half of December, making the total number receiving such assistance 400,000. It is also estimated that an equal number of unemployed are not receiving any assistance at all, while the number of laborers working on short time runs into hundreds of thousands.

Strong opposition to the proposition to cede to the Navy Department ninety-seven acres of the Jacob Riis Park at Rockaway Beach for an aviation station developed yesterday at the hearing before the Commissioners of the Sinking Fund. Last year the Legislature passed an enabling act giving the city permission to cede the property if the judgment of the city officials it was wise. The land desired by the Navy Department cost the city \$336,837.

Rear Admiral J. H. Glennon, commander of the 3d Naval District, pointed out that the proposed station, which would include the building of a breakwater and other improvements to cost about \$1,000,000, would be a great protection to New York City. He expressed the opinion that the government would not purchase the land, and if the city did not cede it the aviation station would be moved to some other part of the coast. Mayor La Guardia, President of the Board of Aldermen, said this would leave the city unprotected from that side so far as aviation was concerned.

Raymond V. Ingersoll, secretary of the City Club and former Park Commissioner of Brooklyn, opposed the grant. Mayor Hylan declared that the city didn't propose to give away the land.

Leonard M. Wallestein, counsel for the Citizens Union, the Brooklyn Chamber of Commerce and the Real Estate Board, also opposed the grant. The hearing was continued to February 17.

I. M. M. Policy 100% American, Says Franklin

Tells Shipping Board Inquiry 94 P. C. of Stock Is U. S. Owned and All Managing Officials Are Citizens

87% Registry Foreign

Admits British Could Requisition These Ships if the Country Went to War

WASHINGTON, Jan. 27.—Officers of the International Mercantile Marine Company, headed by P. A. S. Franklin, president, to-day gave the Shipping Board, sitting as an investigating body, their story of their twenty-year agreement with the British government, stipulating that they "pursue no policy injurious to the interests of the British mercantile marine or of British trade." The agreement was brought to the notice of the board last week through an address by Senator Jones, of Washington, before the National Merchant Marine Association.

President Franklin, occupying the witness stand for more than three hours, reviewed the history of his company and vigorously defended its policies, which he characterized as being "100 per cent American at all times." He presented a list of shareholders to substantiate his statement that 94 per cent of the company was owned by Americans in the United States, and offered other papers to show the Americanism of his managing officials, none of whom, he declared, was a foreigner.

Many Registered Abroad Questions by the board developed that the International Mercantile Marine Company had more than 1,000,000 tons of shipping operated by the International Mercantile Marine Company registered abroad and was subject to requisition by those foreign governments in case of war. Attention also was directed to the August 1908 agreement specifying that a majority of the directors of subsidiary companies in England must be British subjects.

Statements made on these points by International Mercantile Marine officials caused Admiral Benson, chairman of the board, to say that although the agreement was made in New York, it was controlled by the foreign directors of the company's subsidiary to the International Mercantile Marine.

Mr. Franklin declared, however, that the British vessels in New York, owned by Americans, and the foreign control could not affect the operation of ships by his company.

The next step in the inquiry will be taken by the board in executive session after the testimony has been digested by the commissioners. Until then, board officials said to-night, the question of whether the agreement operates to the detriment of American shipping, as charged by Senator Jones, will remain in statu quo.

Franklin Asks Advice The board in the meantime will also consider an invitation extended to-day by Mr. Franklin and his legal advisor, J. Parker Kirin, to tell the International Mercantile Marine what measures it should take to establish the American mercantile marine in the most desirable and effective way.

Both of the steamship officials urged the board to cooperate with their company and in turn ordered that their services in upbuilding the shipping industry in the United States.

Mr. Franklin described his company as an "outlet," despite the fact, he said, that it had attempted to sell its British tonnage to get money to buy American vessels flying the American flag, and would have done so but for the objection of President Wilson to the sale of the British tonnage to the International Mercantile Marine as an American trust in England and as an invasion of American financiers in British trade.

Tells of Feeling Against United States The feeling in England was so strong, he said, that the British government was compelled to "take measures of self-protection." It was because of the anti-American sentiment in England, Mr. Kirin said later, that the agreement was made and the agreements concluded in 1904.

Reviewing the operations of his vessels since the agreement was made Mr. Franklin declared the British had never invoked any part of it and expressed no proof that they would not, unless another emergency such as the World War should cause them to requisition the ships being the British flag. He said the agreement did not affect the vessels operated by the International Mercantile Marine under the American flag.

Of the 87 per cent foreign registry tonnage, Mr. Franklin said, 80 per cent was under the British flag and 7 per cent Belgian. These ships were subject, he added, to requisition and operation in war times by those governments.

Offers Shareholder Lists The witness submitted shareholder lists which he said showed 94 per cent common and preferred stock in American hands. The foreign holdings were divided less than one-half of 1 per cent to England, 5 1/2 per cent to Holland and a small fraction of 1 per cent to other European and some such American nations. There were 5,241 American stockholders out of 5,995, Mr. Franklin said.

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"Irish Republic President" Says He Wouldn't Oppose Autonomy of North Under Self-Determination Plan

Belittles Premier's Offers Peace Proffers Not Sincere, He Declares; Intends to Return to Ireland by Air

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In a conversation with the correspondent de Valera is quoted as saying: "I left America because at a time when the English seek by an implacable policy of terrorism to frighten our people and weaken our moral force it is the manifest duty of the chief of the Irish nation's representatives to be among his competitors. Really it was greatly to the advantage of Ireland that he remain in America."

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Economic Question Involved The correspondent inquired if there were no economic difficulties to be encountered in carrying out the Irish republican program.

"It is self-evident that in a modern state industry and agriculture are interdependent," was the answer. "If the agricultural regions of free Ireland do not favor the development of industries in northern Ireland as it would be for representatives of Belfast and the other industrial and agricultural sections in the southern part of the island. Unfortunately, we are brought up against the commercial selfishness and imperialist pride of England, which is regarded as a weakness and a tendency to submit."

"The Irish Republican Parliament received a definite mandate when elected. It will exist, and peace proposals from England if not opposed to that mandate. But, unfortunately, it is too clear Premier Lloyd George's statements leave us no illusions. Neither the Unionist majority nor the Republican majority will agree to a dominion government."

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Perley Morse & Co. Urge an Audit of Bethlehem Books

Letter to House Committee Chairman Suggests Records of Fleet Board, Treasury and Navy Be Examined

Perley Morse & Co., certified public accountants, yesterday wrote to Joseph Walsh, chairman of the House committee investigating operations of the United States Shipping Board, recommending that a joint audit be made of the books of the Bethlehem Steel Company and the Bethlehem Shipbuilding Corporation, Ltd., and the records of the Emergency Fleet Corporation, the United States Navy and Treasury Department. Copies of the letter were forwarded to each member of Congress.

The audit is recommended, the letter said, because of the prominence which it has given to the question of whether or not any part of a payment of \$269,543.33 made to Charles M. Schwab by the Bethlehem Steel Company at the time he was director of the Emergency Fleet Corporation was paid by the United States government.

Members of Chairman Walsh's committee at Washington have issued a statement in which they have declared they have asked Mr. Schwab to return no more money for personal expenses of the government while serving as director of the Emergency Fleet Corporation.

"If this end we will gladly contribute the services of our organization without charge, regardless of the cost to us," the letter read. "In fairness to Mr. Charles M. Schwab and the Bethlehem Steel interests, we recommend that the United States government, the official auditors of the Bethlehem Steel Company, participate in this joint audit. We recommend that a third firm of accountants, to be agreed upon between Price, Waterhouse & Co. and ourselves, be associated with us in this audit."

"A joint audit, such as we propose, by three firms of public accountants would not necessitate the assignment to the office of the Bethlehem Steel Company of a large staff of auditors, nor would the time consumed thereby be protracted. It is the quickest and only manner in which the facts can be established without excusing the meeting of the people of the United States."

"When the facts are ascertained by this joint commission of auditing firms we recommend that their report be made public. We recommend that three unbiased persons, to serve without pay, one to be appointed by the President of the United States Senate, the second member to be appointed by the Speaker of the United States House of Representatives, and the third member to be selected by the other two. The suggestion of the appointment of unbiased committee members to anticipate any remote possibility of a disagreement among the auditing firms participating in the joint audit."

Co-defendant Testifies Against Detective Plant

Tells of Alleged Plot to Defraud Insurance Company by "Stolen" Car Method

MINEOLA, N. Y., Jan. 27.—The alleged car-swapping method of ex-County Detective Carman Plant were further revealed today by witnesses who testified in the trial of Plant on charges of criminally receiving stolen automobiles. William J. Hoffman, co-defendant with Plant, testified that the county detective wanted to trade cars with him, his car being more powerful than Plant's. The county detective, according to Hoffman, lacked the cash necessary to complete the bargain and arranged to have Hoffman's car "stolen."

Then, according to Hoffman, the "thief" was to turn over his car to Plant and Hoffman was to collect from the insurance company the sum which he demanded as bonus in trading cars with the county detective. Hoffman said, except that he wasn't able to collect the insurance.

Harold J. Luce, investigator for the insurance company, exposed the witness stand why the company was reluctant to settle with Hoffman until the theft of his car had been investigated. Luce said he discovered that Plant had obtained a license for Hoffman's car in his own name two days before the car was stolen. Plant, he said, had no explanation to offer.

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Brooklyn Chamber Takes Stand for the Open Shop

The Brooklyn Chamber of Commerce has taken a definite stand in favor of the open shop for all industrial plants in Brooklyn, it became known yesterday. A "declaration of principles" in favor of the open shop was adopted at an executive meeting of the board of directors held last Monday night.

The declaration holds that the closed shop, "whether it be the closed union shop, established by the employer and employees, or the closed shop, created by union employees, conflicts with individual liberty and public interests."

It goes on to say: "We believe that the highest degree of efficiency and productivity, the largest returns to the community, and the best interests of the public will be served by the maintenance of the open shop, in which each worker has an equal opportunity and none are barred for membership in any remote past labor union." The declaration concludes: "We will use our best endeavors to secure and maintain these principles in every plant and for every employee in Brooklyn."

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Northcliffe Backs Derby For Premier

Former British Ambassador to France Expected to Enter for Lloyd George's Post in Speech To-day

Coalition's Power Ebbing

Loses by Unemployment Crisis, Snub to Evans and Cecil Brothers' Desertion

From The Tribune's European Bureau. Copyright, 1921, New York Tribune Inc. LONDON, Jan. 27.—Lord Northcliffe, who is credited with bringing about the elevation of Lloyd George to the Premiership, and who later broke with him, is now backing Lord Derby as a dark horse for the leadership of the government. Despite stories, believed to have been inspired by members of Lloyd George's entourage, Lord Northcliffe never has forgiven the Premier for what he considers ingratitude in attacking him when he was critically ill.

Lord Derby, who comes of a family which has taken a leading part in English politics for generations and has himself served as Minister of War and as Ambassador to France, will make a speech to-morrow in which he is expected to declare his willingness to enter the political lists against the Premier. Action is being pushed just now because the Lloyd George government is embarrassed by the forthcoming session of the Reichstag, the failure of the Welsh Liberal Association to endorse Captain Ernest Evans, the Premier's private secretary, who announced his candidacy for Parliament last night, and the business and labor elements with the government's method of handling the unemployment situation.

Coalition Losing Power Opponents of Lloyd George say that the coalition is steadily losing its power and that developments of the coming conference show that its usefulness is over. They are reminding Lloyd George of his pre-election promises to reform the House of Lords, to know full well that there is no miraculous power by which these promises can be redeemed.

The political crisis may come quickly in the opinion of these opponents, but it is difficult to see how the government can be overthrown at this juncture unless the Conservatives desert Lloyd George.

Lord Derby is being pushed because he is popular among the classes and the masses by reason of his sportsmanship, and he also enjoys the confidence of business leaders. He served with success in the Ministry of War, although he had no previous experience in diplomacy.

An interesting question arises in regard to the coalition. In case of the fall of the coalition it is asked whether he would return as an unadulterated Liberal and attempt to form a new party composed of Liberals, Conservatives and Laborites.

Asquith Shares Bitterness Herbert H. Asquith shares Northcliffe's bitterness toward Lloyd George, although there is little in common between the ex-Premier and the publisher. Lloyd George will not obtain the Liberal Party's endorsement, which can block him, and he is fairly strong just now. The Labor leaders, especially those who once served under Lloyd George, are equally bitter against the Premier's political overtures from the Weismann party.

Under these conditions Lloyd George could hardly hope to occupy a more influential position than Asquith does in the coming Parliamentary test would be between the Conservatives and the Laborites. The fall of the government would have infinitely more effect on foreign relations than a change of ministry in France. A new government, whether Conservative or Labor, would be bound to reconsider the policies with regard to America, Ireland, Germany, Russia and the East.

After hearing the views in the several quarters, it seems inadvisable to venture a forecast as to Northcliffe's latest campaign, but it is safe to say that the coalition is still fairly strong, although Lloyd George's grip is unquestionably weakening.

We've Got McKinley's Birthday Wrong. He Says Pittsburgh Banquet Sneaker Declares February 26, Instead of January 29, Is Proper Date

PITTSBURGH, Jan. 27.—A conflict over the date of birth of former President William B. McKinley was discussed here to-night at the annual dinner of the McKinley Commemorative Club by James Francis Burke, who served ten years in Congress and was an intimate friend of the executive.

The occasion was the observance of the generally accepted birthday by members of the club, which is commemorated by the sending of presents in this city. Mr. Burke said in his remarks: "Why is January 29 generally observed as the birthday of William McKinley? The most authentic public records give February 26, 1843, as the date of his first appearance on earth. For fourteen years Mr. McKinley himself informed the National House of Representatives that he was born February 26, 1843, and fourteen separate Congressional Directories, containing the biographies of members furnished by themselves, published the official date of his career, giving that date as his birthday."

"I raised this question some years ago when I was in Congress, but have never received any convincing evidence of the authenticity of January 29, 1843, as the correct date. My own files at Niles, Ohio, where McKinley was born, finds no public or private record of his birth beyond the inscription on McKinley's tomb, where it is given as January 29, 1843."

Shipping Board Starts Coal Protesting Probe Department of Justice Investigating Whether Dealers Exaggerated Illegal Prices

WASHINGTON, Jan. 27.—Prices charged the Shipping Board for bunker coal in the open market during the last year are under investigation for evidence of profiteering in violation of the Lever Act. The Department of Justice officials said to-day, should it be developed that dealers supplying coal to the government merchant marine have profiteered, they added, prosecutions will be instituted.

Britain Is Said to Seek Long Delay on U. S. Debt

Paris Editor Asserts Chalmers Will Ask Postponement Until 1936 and 1947

Credits Established by the United States Treasury in favor of Great Britain from April 24, 1917, up to November 15, 1920, totaled \$42,277,000,000, approximately has been a repayment of \$30,181,641.56.

Sir Auckland took breakfast with Mr. Lloyd George this morning, the two having a long conference.

Anglo-French Breach Looms On Indemnity

is made to get Germany to settle outside her own frontiers. Germany must pay to the last farthing, he said, but the question was how to get it. Undoubtedly Germany could pay within her boundaries, but it was impossible to get this money out. If she pays in marks, these are valueless when carried abroad. Germany cannot export its lands and forests to other countries. The Allied countries her own ways. For instance, and doubled the rates, they still would get only paper marks. The only way Germany can pay is by her exports, he declared.

Those differences between her exports and imports can be taken in reparation payments, the Premier said, but it must be remembered that Germany's imports cannot be reduced too low or will have no raw materials to work with.

Shows Effect of Exports On the other hand, Lloyd George asserted, if central Europe exports too much to the Allies, the German people will be ruined. Even if the exports to neutral countries increased this would hurt the Allies by spoiling their markets. This question was examined many months ago by experts at Brussels and Boulogne, who reached an agreement both as to Germany's capacity for payment and the manner in which she could pay without damaging the Allies, he said.

Lloyd George said he was willing to have these proposals criticized, but he strongly deprecated mere adjournment of a decision.

Lloyd George said that the Allies must insist with all the authority given them under the Versailles Treaty that Germany put itself in a position to pay. A fantastic state of affairs prevailed in that country today, he said. Its revenues did not even approximate meet expenses. It was not imposing taxation on near as extensive a scale as were the Allies. No doubt, this was partly due to the desire to improve her own bargaining, but the Allies must see to it at once that Germany imposed at least as heavy burdens on its subjects as borne by those of Allied countries.

Venezelos, in Paris, Says He Supports Constantine

Former Grecian Premier Is Guarded Against Assassination; He Traveled Secretly

PARIS, Jan. 27.—Former Premier Venezelos of Greece arrived in Paris to-day and declared to friends that he came to support loyally Constantine's government and to oppose a revision of the Sevres treaty. His arrival was announced by the press, but he is surrounded by policemen to prevent the entrance of suspicious persons who might attempt assassination.

Venezelos will talk exclusively with French diplomats. He has no intention of going to London, because he has no need to. He considers that England already is of the opinion that the Sevres treaty should not be revised.

"In my opinion," he said, "the Greek government should remind the Allies that they themselves demanded that Greece should occupy a territory of 9,000 square kilometers, whereas the territory of Smyrna which Greece is interested in, where the plebiscite will be taken, is of only 8,000 square kilometers. The Greek government should declare that if all financial aid were cut off it would retire to Smyrna, which, according to the statement of Marshal Foch himself, could be defended by 40,000 men instead of 100,000."

"The Greeks now have Asia Minor. The result of their withdrawal from there would be that the Turkish Nationalists would be able to camp opposite Constantinople. The powers could then decide whether such a prospect would be pleasing to them."

As for the London conference, Venezelos has no faith in it. He says he knows Mustafa Kemal. The Turks will bring to the conference, except absolutely unreasonable demands, which, if accepted, would mean the complete abandonment of the Armenians and others