

America Plunges Europe Into Discussions of Debt

Demand for Rhine Reimbursement Brings New Headaches to Financiers Seeking Way Out

By Harold E. Scarborough
LONDON, April 15.—It so happened that a couple of days ago I was sitting on a window sill in the corridor of a government building in Whitehall, talking to an official of the British government. Like President Harding, this man is never directly quoted. He is the "official information," the "unimpeachable source," the "observer in close touch with the situation" at least, he is one of them.

An English newspaper man hurried up and informed the official that the text of the American note demanding reimbursement for the expenses of the Rhine army of occupation was believed to be even then on its course in the "diplomatic channels" through which governments communicate.

"Um-m-m," the official replied. "Do you think," he added brightly, "I want it in notes or in gold?" Now, time was when this saying was merely the stereotyped formula of the British bank teller; but that was back in the days when the golden sovereign was not a curiosity. To-day that remark has a distinctly facetious quality and implies a considerable measure of philosophical doubt as to the probability of any money at all changing hands.

Europe Is in No Mood to Pay International Bills in Cash
This is no solitary incident. It is taking place, in one form or another, in several European countries to-day. It means that Uncle Sam is intimating that a reasonably prompt remittance would oblige and that the greater part of Europe has no idea whatever of making a prompt remittance—and not very much inclination to make any at all.

Should any prominent exponent of European opinion inform the United States that the latter country is rich enough to forget a little matter of a few billions owing to it the answer would undoubtedly be what is ribaldly termed the horse laugh. But if all the nations understood the others the League of Nations would be functioning so smoothly that it would seem a shame to collect the yearly dues, a procedure which is now attended with some difficulty.

It is asking a lot to request the ordinary American to put himself in the place of the man in the street in some of the European countries which owe money to the United States. Yet if we were to do so (always remembering that it is pretty generally the case that the diluted opinion of the ordinary man is that of his government), surely he could better appreciate the situation.

Start with the Englishman: "So America's asking for her money, isn't she? Well, she's entitled to it—no doubt about that. She'll get it from us. We generally pay our debts. But after all, you know, we have more coming to us than we owe the Yanks, haven't we? How about our collecting that first—what? I mean to say, America didn't come into the war till '17, did she? Made quite a bit of money out of it first, too. American tourists who come over here seem to have enough to spend. Their rates are only about half as heavy as ours, aren't they? . . . Needs the money to pay bonuses to her soldiers? Ah, yes. . . . We have a million dead who didn't get any bonuses. Don't you think that might wait a bit?"

French Immediately Ask for Money From Germany
Now, before you begin to mutter, "Preposterous! Imbecile!" remember that the man who says this has only a very shadowy notion of America, mostly gleaned from his own newspapers, which feature the superficial and frothy aspects of the country; and to a lesser degree from the Americans whom he has met, who tell him that every American has an automobile, a telephone, a tiled bathroom and various other (to the Englishman) luxurious appliances.

And now for the Frenchman: "Fay America? Then why doesn't America make Germany pay us? America's territory was not devastated by the Germans. America had not two million dead. We cannot pay. Our rate is worth 9 cents instead of 13. Cut down our army? But America will not guarantee us against German aggression. Was not the war fought in a common cause—being? And America is a great, rich country! All Americans who come to France are millionaires! America has all the gold in the world. And yet she asks poor, devastated France to pay! Mais c'est un peu trop fort!"

Then hear the Italian: "We don't owe America very much. And our money is worse depreciated than France's. We get no lion's share of reparations. We have gained little from the war. Let America collect from Britain and France. By that time we can talk about our own little debt." Russia is a country of incalculable potential wealth. But any Russian payments will not come in time to do much benefit to the present generation.

Well, then, suppose we try to analyze this symposium of European feeling. Following are some of the conclusions: Can Europe, even with the best will in the world, pay its American debts? Is it physically possible? In the United States entitled to claim "debt" before their ally creditor nations have had their own debts repaid?

Wouldn't it be graceful of the United States to cancel the Allied debts and assume the doubtful obligation of the German indemnity? Would this demand for debt funding be made if there weren't a project to pay bonuses to American soldiers, who were paid better than most Allied troops?

Ireland on Road to Freedom and Progress And Will Never Turn Back, Says Collins

Best Known and Liked Man in Erin Pledges Free State Constitution Will Be a Model

By John O'Keefe

DUBLIN, March 28.—Crowded into the thirty-one years of the life of Michael Collins, chairman of the provisional government of Ireland, are a series of adventures and daring personal exploits which sound more like fiction than the truthful record of the best known and liked man in Ireland to-day. Physically he is a loose-linked, black-headed giant, abounding in energy, tireless in the interests of his country, strong in arm and heart and in his sense of humor. Collins is a son of a farmer, more or less self-educated and rich in experience.

As a boy he passed the civil service examination for a copyist and went straight to London, where he worked in the savings bank department of the Postoffice. He stayed there only a short time and then found a position in a stockbroker's office, which paid him better and gave him a wider experience. Next he worked for the American Banking Company and there remained until December 5, 1915, when he crossed over to Ireland to assist in the Sinn Fein campaign, which culminated in the Easter week insurrection of 1916. Collins was captured along with hundreds of others. He was regarded as an unimportant member of the rank and file and was released with other intimates in the Christmas amnesty of 1916.

Has Led Life of Fighting Man Since 1916 Outbreak

By sheer force of character and ability, coupled with shrewd political genius, he developed rapidly from 1918 onward, serving eventually as Minister of Finance in the Sinn Fein government, and when the Anglo-Irish treaty was negotiated it was Collins who made the most impression in Downing Street. His has been the life of a fighting man since 1916 and even to-day he is engaged in a tremendous struggle with the republicans on one side and Ulster on the other. Still he is wonderfully enthusiastic, unwavering in his optimism, undaunted, however great the obstacles.

When I called at the new home of the Irish provisional government in the College of Science, Dublin, to have a talk with Michael Collins, the head of the government, on the future of Ireland I found him up to his eyes in work. He has been working night and day of late trying to keep up with the manifold interests that claim his personal attention. I doubt if at the hottest period of the war the strain on him was as great as it is at present. The pressure on him from all sides is terrific.

Anybody who wants anything done tries to see Michael Collins, and if he cannot see him directly he approaches him through colleagues or officials. He had more rest when he was on the road with a price on his head. I expected to see him showing signs of the wear and tear of this strenuous life with its new and great responsibility, but I found him as cheery as ever, with the same alert mind and quick, decisive manner. I saw him get into an automobile a little later and his step was as light as it was

his book, "Peaceless Europe," also came in for charges of sentimental weakness toward the Germans) has to say may be of some interest.

He proposes not cancellation of Allied debts, but writing them down to one-fifth of their present face value. In other words, we should settle with our European creditors for 20 cents on the dollar. This, if carried out, would mean that we should receive about \$2,000,000,000 in all. At present it seems as though we might ultimately receive \$4,000,000,000 from Great Britain and nothing at all of any importance from anybody else. Our net loss, then, under Nitti's plan, would be about \$2,000,000,000.

"But will France, Italy and the rest pay anything at all?" is the natural question.

"Let Germany pay this," Nitti says. "Take my figure of 40,000,000,000 gold marks—\$10,000,000,000—as a fair total of reparations in the strict sense. Take \$5,000,000,000 as the total of the various Allied debts which eventually will be paid (two of this going to the United States), and add this to the German indemnity. Credit Germany with \$5,000,000,000 already paid on account of the cession of colonies, ships, etc., and then make her pay \$10,000,000,000 in gold. This she can do."

Before discussing Nitti's plan as the product of a Germanophile mind, remember that it fundamentally is almost exactly the same as that of the British Treasury. His scheme, however, is less calculated to place the United States in the position of the stern creditor demanding everything from Germany, because under it, the United States would accept no direct German obligations, would hold no German bonds, but would simply be assured of receiving a part of the money which Germany would pay to the Allies.

And then Nitti goes on into dangerous waters. For instance, he wants a revised League of Nations, one with the famous Article X entirely omitted, one including the Central European states as members—and including the United States. And he wants France to be protected by a twenty-year pledge of Britain and Italy to defend her from German aggression. And he wants disarmament on land.

Isn't that a foolish program? It might lead to something approaching peace!



Michael Collins, as he appears stepping out to lunch at Dublin. The young lady is Miss Kitty Kiernan, who is to be Mrs. Collins

when he surprised the London journalists by the way in which he jumped up the steps of the British Premier's residence in Downing Street. He has mental and physical elasticity which will carry him through in a struggle where another man would fail.

"You want to talk about the future of Ireland," he said, when I explained my mission. "Well, I have no doubt as to the greatness of the country's future. She has rounded the most difficult corner in her history, and though the road in front may have its own difficulties, she will never turn back again."

Insists Irish Have Ability to Govern Themselves.

"You seem very confident?" "I am very confident," replied Collins. "To doubt the future of Ireland would be to doubt the capacity of the Irish people to govern themselves."

"But there are some who doubt it," I interjected.

"I know that," he said. "Our enemies are fond of saying that Irishmen could govern every country but their own. It used to be said that Irishmen fought well everywhere but at home. Books have been written to refute that assertion and the young men of our day have refuted it for all time."

"Agreed," I said, "and I do not deny that the Irish people are able to govern themselves, but what about the things that are happening in different parts of the country at present?"

The head of the provisional government pulled me up at once. "I thought you came to talk about the future," he said with a laugh.

"Yes," I said, "but the future is the result of the present and the past, and

Industrially Country Still Is Virgin Land, Abounding in Riches and Promise, He Declares

tions being passed no elections for the Free State parliament may be held in the area of the Belfast parliament, but the area of the Belfast parliament will be altered in accordance with the wishes of the inhabitants. Collins is convinced that with solidarity in the south the north would never vote itself out, and in spite of the unpromising appearance of things in Belfast, and along the border some of the speeches of the Belfast parliament this week seem to justify his conviction.

I gathered that the parliament elected under the Free State constitution could scarcely start functioning before the end of the present year or the beginning of 1923. As for its program, that is in the lap of the gods. Michael Collins, however, has very definite ideas as to the work which lies before the Irish parliament.

Virgin Land Industrially

And Economically, He Says "Industrially and economically," he said, "Ireland is practically a virgin country. In a linguistic and cultural sense she is one of the oldest in Europe, with a language that goes back to the dawn of history and a civilization which saved Europe more than once. It will be the dual task of the Irish parliament to foster the old and the new; to preserve and to cultivate the symbols of Ireland's ancient greatness and to receive from every source new ideas for the development of the neglected resources of the country. Even without the Irish parliament we have already done more for the Irish language and Irish education in the two months since the provisional government was founded than has been accomplished in a generation by the heroic voluntary effort of thousands of devoted men and women. That is an earnest of what the future holds for Ireland."

Asserts Constitution Will Give Ireland Home Rule

"You cannot have that," he said, giving me the answer which I expected, as the secret of the draft has been well kept. "But I can say this," he added, "that when the constitution is put before the Irish people it will be found to be an instrument which will enable them to mold the future of the country according to their own will. It will be a democratic constitution in the fullest sense of the word. It will at the same time provide for the representation of all sections of the people in proportion to their importance in the life of the country, so that every element will feel that it has a voice in legislation and administration. The greater the variety of interests and intellect in the Irish parliament the more attractive it will be, and the more effective for its mission of rebuilding the nation. We have searched the constitutions of the world and taken what is best for our own, profiting by the mistakes and experiences of other lands."

The Free State constitution will be a constitution for all Ireland, but the Belfast parliament will have the option of voting itself out of the Free State by a resolution of the two houses. In the event of such resolu-

tion, the Belfast parliament would designate by the famous remark about the Gold Coast of Africa—"Low-very low!"—their welcome is uproarious.

But it is respectful and it is loyal. Shoreditch is a section of London that might well be described as "tough"; yet a week or so ago the Queen's limousine, with only a single mounted policeman as escort, for two hours

traversed mean streets and squalid byways without a single unpleasant incident.

To one who has seen something of the slums of half the cities of Europe, Shoreditch conveys no impression of picturesqueness, but merely one of squalor and depression. Tenements built of terra-cotta colored brick, weathered and grim by London's smokes and fog, show up bleakly under the lowering gray skies of an English March.

There is this great difference between British and American slums: in the latter the inhabitants most often speak English only brokenly—are, in a word, "foreigners." But by far the greater part of London's East End population is of Anglo-Saxon stock.

During the course of her trip the Queen engaged in a little incident which demonstrated very aptly one of the methods by which the house of Windsor retains its place in public esteem. As her car was passing along Ware Street it suddenly stopped before No. 13. The Queen, it was announced, wished to visit a house where no preparations had been made to receive her.

The occupants of No. 13—five families—lived in disorder. One woman only held her ground, and it was under her guidance that the Queen inspected the "home," where Mrs. Gosling, her husband and seven children live in four rooms, two of which are in the basement, and without windows. Mrs. Gosling's account of the affair is worth quoting:

"My little girl shouted, 'Oh, mother, the Queen's coming here!' and ran away downstairs.

"Her majesty came up the steps and shook hands with me and asked if she might see my rooms. 'What wretched little rooms!' she exclaimed as she came in. Then she asked me how many children I had and how I managed to live at all under such conditions.

"I told her I couldn't get anywhere else to live, and that I often had to pawn my furniture to buy food. She said she quite understood. She shook hands with all my children, she did!"



Types of enthusiasts found welcoming Queen Mary when she visited Shoreditch recently

Lloyd George's Ready "If" Trips Up Many Statesmen

Shrewd Query Shatters Best Laid Plans; Premier Called Too Gallic, Poincare Too Anglo-Saxon to Agree

By Stephane Lauzanne

PARIS, April 15.—May I say that Lloyd George, who has certainly the greatest consideration for Poincare, will never understand him? May I say that Poincare, who has undoubtedly the greatest admiration for Lloyd George, will never easily agree with him?

The two men, of course, are widely different, but the extraordinary thing is that Poincare is very much like the Anglo-Saxon type and Lloyd George is like the Gallic type. Poincare believes only in facts, documents and manuscripts. He has a passion for bundles of papers, and things only become valuable to him when written.

The first day he assumed the Premiership, last January, Deperetti de Larocca, secretary general of the Foreign Office, visited him in his office toward 7 p. m. He carried an enormous pile of reports under his arm, a little anxious at the reception the new Premier would give him.

Poincare Welcomes Delegation on Geneva Conference.

"Mr. President," he said on entering, "I beg to be excused. It is very thick and very long, all these documents are, relating to the conferences at London, Cannes and Geneva."

But Poincare's face, generally severe and cold, lightened on an unknown joy. "Well done," he exclaimed in a joyful voice; "that is nice work."

That same evening he had read them all. On a large sheet of white paper he had taken an infinite number of small notes. At the same time he had remembered all, for his memory is prodigious. It is enough for him to peruse a written document to remember every phrase. He writes down all his speeches and remembers them word for word, by the mere fact that he has written them. Every black sign traced by his hand on white sheet paper is forever printed in his memory. This is true to such an extent that if in an original manuscript of one of his speeches there is the rare occurrence of a single erasure his voice is heard to hesitate a little while in pronouncing the speech when he comes to the erased passage.

Having one day delivered a long address at an official ceremony, he called the representative of the Havas News Agency afterward, saying: "You have a manuscript of my address haven't you? Please note that in the third line of the fourth page there is an adjective that has been changed—I said eternal France, not immortal France, as written."

Such is Poincare and never, perhaps, in history has France had a statesman more careful about precision.

Of course, Lloyd George is different, he is fluidity in itself. He does not care very much about adjectives, he does not care at all about written documents. I even believe he hates anything which is written, because it is a chain, and he hates chains. He believes, which is Gallic, in the virtue of conversations and the power of speeches. For him principles are secondary things and ideas are primordial things. They must be caught on the wing, like a tennis ball, and not allowed to fall in the net.

What Would You Say If—Is Puzzle to Statesmen

In conversations with statesmen Lloyd George very often uses two kinds of sentences which puzzle them. One is "What would you say if—?" is this tentative disturbing formula. The serpent in the earthly paradise at the time of the apple incident certainly murmured into Adam's ear: "What would you say if?"—In December, 1918, Lloyd George asked Clemenceau "What would you say if I told an attempt against the supremacy of the English fleet on the high seas were to be made?" and that is how the freedom of the seas was discussed at the peace conference.

"What would you say if we asked the Germans to be seated at our table and if we were to talk to them?" he whispered to Millerand January, 1920, at San Remo. That is how the Allies made their first concessions to Germany.

"What would you say if we were to hold a big conference of reconstruction for Europe?" he asked Briand in December, 1921, at Chequers. That is how we have now a great rhetorical meeting at Geneva.

The other formula is "the goods must be delivered." When at the peace conference the French wanted Germany to pay up for her last cent, Lloyd George repeated unceasingly: "If you squeeze them too hard they will not deliver the goods."

When at Chequers, in December, 1921, Briand pressed Lloyd George to enter a defensive treaty in alliance with France the British Premier said: "Alliance? Never. If I promise anything I want afterward to deliver the goods."

Poincare having found this formula several times in the documents of the conference could not help but use it himself in his last interview in Paris with Lloyd George in a special train. As the conference turned on commercial relations with the Soviets, Poincare asked candidly: "Will they deliver the goods?" Lloyd George laughed heartily. But after all in that lies the whole problem of the Geneva conference, "Will the Russians deliver the goods?"

Beau of Africa Wins His Mate By Beating Her Dad on Price

Town Hall Is Market Place for Wives, and After Haggling Over Charms Future Husbands Manage to Pay for Them in Donkeys

PARIS, April 7.

THE French Colonial office is investigating ways and means of wiping out slave selling and slavery in general in certain sections of France's possessions in Africa.

In the tribe of the Kabylie, the French colony in Africa, fathers sell their daughters and brag of the high prices they get for them. A Parisian traveler, De Waleffe, who went to Africa with Albert Sarraut, the French colonial minister, and has just returned from extensive journeys in the colonies, reports that France is very much misguided in believing that women are comparatively free and highly considered in the Kabylie tribe.

De Waleffe was told by a proud father that he had sold his first daughter for 6,000 francs, but that he got 14,000 francs for the second girl, as she was very pretty. All the fathers gather for their Turkish coffee at the Caravanseraï and discuss between puffs of their narghiles (Turkish water-pipes) the prices they expect to get for their daughters or brag of the amount somebody paid them.

Suitors Drive Hard Bargain For Hand of Future Wife

The deals are always settled in the typical oriental manner of bargaining. The father asks several times as much as he thinks he can get and the suitor offers as little as he can without insulting the maiden. Then they settle down to business, each reducing or raising the price as the hours pass. Finally they reach a point midway between the two original figures and the transaction is over; but it has taken days to accomplish. Sometimes the father goes off pretending to be angry for effect and the suitor comes tither around a week later with a higher offer. Or the suitor may lay off, leaving the father in anxiety for a week or two, so that when they happen to meet again the father eagerly comes forward with a lower price. Such bargaining is an art and takes more than a lifetime to acquire. It must be born in the blood.

The women of Kabylie are sold at an early age, sometimes at twelve or thirteen years. Once they leave their paternal roof for the harem of their purchaser their days of pleasure are over and they face a life-long slavery of hard work. They do all the manual work in the garden, weave cloth, make clothes and do the housework. By having enough wives, life becomes very easy for the men, who do not have to pay servants or buy the things

which can be made for them at home. On the other hand, these women have a better life than the average Moslem woman. They are not veiled, and are allowed to take walks, and go to the spring to carry back huge pails of water on their heads, on condition that all the wives go together chaperoned by an old woman guardian.

The one redeeming factor in the sale of the women in Kabylie is that they are sold only as wives.

In Asia Minor, where the many scattered tribes of Circassians sell their women, the morality is not so high, and the daughters of the tribes are sold to anybody as long as a high enough price is bid.

Edhem Said Bey, a Turk who was feeling acutely the servant problem in Constantinople, tells of going to Asia Minor and buying half a dozen servants. He went to the first Circassian village and asked the chief of the elders to exhibit the daughters for sale.

Fathers Assemble Girls in Town Hall Market

In the evening fifteen or twenty girls were assembled in the town hall with their fathers. They were dressed to show themselves off to advantage. The girls danced to the tune of primitive Oriental music composed of a flute and cymbals. Edhem Said Bey carefully noted which girls pleased him the most, motioned them to one side and called their fathers.

Every man wanted as much as he could get for his daughter, and the Bey had to deal with them one by one, listening to them enumerate the particular charms and abilities.

After long bargaining with the fathers the Bey went to the market and bought donkeys, buffaloes and silver-mounted arms for a tenth of the price he had agreed upon for the girls. These were then presented to the fathers as payment. A buffalo which the Bey had bought for twenty gold pieces, he would offer as a priceless animal to be credited to him in the payment for the girl at five or ten times that price. His object was to make the father think he has received two or three hundred gold pieces for his daughter, although the actual value of the material delivered might be only one-tenth of that amount, so that the father might boast of a high price to his friends.

When these girls are delivered they are carefully veiled and can travel anywhere with their purchasers unmolested, for in the Near East no one, not even a government official, would dare lift the veil of a Moslem woman.