

FOR RURAL CREDIT

SECRETARY DANIELS PREDICTS SUCH LEGISLATION WILL BE PASSED SOON.

STUDIED BY A COMMISSION

Representative Bathrick Thinks His Plan of Government Aid to Guarantee System is Better and Safer Than Competitive Method.

By GEORGE CLINTON. Washington—Recently Secretary of the Navy Daniels spoke at several large cities in the west on the prospect of better times for the farmers of the country, incidentally as the result of tariff and currency legislation, but specifically perhaps as the result of legislation establishing a rural credit system. The hopes which Mr. Daniels held out of beneficent accomplishment were high and the Democrats hope of course that his prophecies will be justified by the facts of the future. In one of his speeches in the west the "secretary of the sailors" said:

"The new tariff will remove from the farmer the excessive charges for every article needed in cultivation and in the home, and will cheapen the living of the farmer. The new currency bill that will soon be a law will be followed by wise legislation providing for rural credits and for effective laws which will be put into execution against all forms of monopoly. These blessings are almost in sight and their gradual unfolding will mean a new and a better day for the dwellers on the farms."

Senator Fletcher of Florida is at work on rural credits legislation which will be a part of the administration program for the winter session of congress. A commission has been studying rural credits and will submit findings which will be put into bill form and it is probable that if the president gives his sanction the opinions of the commission put into legislative form eventually will become the law of the land.

To Consult McAdoo and Houston. This matter of rural credits is largely a treasury matter, and it is expected that Secretary McAdoo and Houston must be reckoned with before the legislation is accomplished, just as one of them had to be reckoned with prior to the final framing of the Glass currency bill. Just how much Mr. McAdoo has had to do with the suggestions already put forth in congress for a proper form for rural credit legislation does not appear. It seems likely however that the president will insist that Mr. McAdoo and Mr. Houston agree before anything definite is done.

Representative E. R. Bathrick of Ohio has prepared a rural credit measure in which it is said that the farmers of the country show deep interest. Mr. Bathrick says, perhaps superfluously, that the heart of the farm credit matter is lending money at a lower cost and on better terms than at present. Mr. Bathrick has been going from one farmers convention to another explaining the terms of the bill.

It seems to be the Ohioan's idea, and it possibly may be the one that will take with the house of representatives, that government aid is the surest way of guaranteeing a farm credit system for this country. It is said that there are two general systems for giving cheap money to farmers, one the Bathrick plan and the other that looking to the formation of farmers' co-operative societies through which they can borrow money for themselves. Both these systems were studied by the American congressional commission which spent some time in Europe digging into the subject.

Danger of Co-Operative Plan? The co-operative plan has its adherents and they are forceful in presenting their views of the question. The Ohio representative seems to think, however, that such a system would run the danger of falling into the hands of the "Wall Street financiers." He thinks the government itself should accept the mortgage, and on this security issue bonds, the proceeds from the sale on which could be furnished to the mortgage givers at a maximum interest rate of four and a half per cent. Mr. Bathrick seemingly has ideas that some people would call merely progressive and others would call radical. He says that the government would derive profits from the transactions described and that if he can get his ideas into legislative form these profits will be applied to the building of country roads.

"Let the government be the lender on the farm mortgage," urges Mr. Bathrick. "That is the only sure way to lower the interest rate. Not a cent of the taxpayer's money need be used. The government can borrow and lend. It can be the trustee for the lender and borrower, take no risk, and make profit for the whole people."

"The laborer in the city will not complain. The money lender will complain in the name of labor, but actually for himself. Labor knows that government loans to farmers will help farm production and take the farm boys' competition out of the city."

Plans for Canal Zone Rule. By direction of President Wilson, Secretary of War Garrison recently studied the Panama Canal Zone to study conditions there and to report on all matters connected with the canal as it is and on questions concerning the form of government on the

Isthmus after the Isthmian Canal Commission is abolished following the opening celebration on New Year's Day, 1915. The secretary was absent from Washington about three weeks.

Recently, stories have been published which would make it appear that Colonel George W. Goethals, the chief engineer, is to be made the governor of the Zone prior to the completion of the canal and that the commission is to be abolished in order to make a one-man government possible in the immediate future.

The chief engineer of the canal, it is known is in favor of a one-man government after the commission is abolished. His views as to the wisdom of this system of ruling the Zone are counter to those of Richard Lee Metcalfe, a member of the commission and at present the head of the department of civil administration on the isthmus. The main point to bear in mind at present, in the face of this difference of opinion, is that there is no apparent intention on the part of the president of the United States to abolish the commission for 14 months, and that whatever controversy there may be between the chief engineer and the head of the department of civil administration, it has no bearing on the government of the canal for many months to come.

All to Share in Honor. It perhaps is possible that the chief engineer would like to be made governor of the Zone and to be the sole representative of the Isthmian canal present in official capacity when the waterway finally is opened, but it seems certain to men in Washington that the president has determined to keep the commission intact until the work finally is completed and to give all of those who have had a share in the building of the waterway an opportunity to share in the honors of the "completing occasion."

All discussion concerning the differences of opinion between Colonel Goethals and Mr. Metcalfe concerning plans as to the final form of government for the Canal Zone has no connection whatever with the work of completing the canal. It is a purely academic discussion, for the matter is one for the congress of the United States to take up or not as it sees fit.

In August, 1912, congress passed a law for the permanent operation of the canal and for the permanent government of the Zone. This law provides for one-man government. Mr. Metcalfe favors a change in the law so as to make it provide for a commission of three, one to be an engineer, one to be a soldier, and one to be a civilian who is to be the head of the department of civil administration. This plan has many friends in congress and it may be that the administration finally will come to consider it as the best plan offered. It is not at all unlikely that Mr. Irivan regards this commission plan as the best one which has been suggested.

Won't Wait for Trust Reports. It seems likely that while congress at the regular session is discussing anti-trust legislation the government's commissioner of corporations, Joseph E. Davies, will be making an investigation of the methods of the big corporations as they exist later to make a report to the administration thereon. In Washington one hears considerable comment because of the apparent intention of congress to legislate on a subject while the subject is being investigated to determine the facts in the case.

It is probable that President Wilson thinks there have been investigations enough and reports enough in the past to enable the lawmakers to go ahead with the work of restoring the competitive conditions in trade which the Democrats seem to think it is possible to re-establish. It is still the feeling of men who seem to know, that the president will carry out his "one thing at a time" program and will not ask congress to consider any question except anti-trust legislation at the time that the subject is under discussion.

The tariff law has gone into effect and is now working along its course to the end of good or of evil. While the law is being tested by actual operation a bureau of the department of commerce is studying customs matters apparently to find out definitely whether the law in the main is right or wrong. The thought seems to be that if the investigators discover that hardship is being worked by one section of the bill, correction can be made by the party in power.

Quantities of Data on Hand. There are enough reports which have followed trust investigations in the past to provide material for a book-shelf of public documents. Some of these investigations were instigated by the Democrats when they were in the minority in congress, and some of them were instigated by progressive Republicans. Taking it for granted that the officials who did the investigating did it honestly, President Wilson has enough data on the affairs of all the trusts from Standard Oil to a shoe string combination to enable him to write a dozen messages to congress on the "inequalities and iniquities" in every case.

One of the curious developments of the day is the growing feeling among the Democrats that they must take notice of the Progressive party's plan for regulating the trusts through an interstate trade commission similar in form and in authority to the interstate commerce commission. The Democrats' opponents see inconsistency in this, for they hold that Mr. Wilson has said definitely that the big corporations can be dissolved and that competitive conditions can be restored, or in other words that legislation can be so framed that small sheep growers and small manufacturers can get into the field and compete on equal terms with the big fellows.

INEXPENSIVE CHRISTMAS GIFTS

By PEGGY POWERS

MOST certainly you promised yourself last Christmas that your future Christmas remembrance would be completed in ample time, and under no circumstances would the next Christmas season find you in a rush and bustle, planning and finishing belated Christmas gifts. What an idle dream that was, for here it is Christmas time approaching again, and you are racking your brain and attempting to decide what to give at the eleventh hour, in a great hurry and turmoil isn't it so?

What not to give, would be a more appropriate phrase. For in the selection of your gifts some regard has to be given to the adaptability and the utility of the present. A wise idea is to spend more time than money in thinking what would be suitable and practicable for each individual. Your gift would be all the more appreciated if it expresses something of yourself and shows that your own personal thoughts have been bestowed upon a selection of the tokens.

The real essence of the Christmas spirit is not expenditure. How easy it is to purchase gorgeous gifts if one has a well filled purse! But if the recipient can buy the same article with little effort, the gift idea will not be remembered for very long. Let your gifts be expressions of love and thoughtfulness. The thought and time you put in gifts of your own handiwork will mean much more than if you simply give something for the sake of giving.

The cost of homemade gifts is generally small. A multitude of gifts can be contrived of materials you have at hand, and of odd pieces of linen, ribbons and silk. Clever fingers can fashion charming novelties. Gladness is the keynote of the Yuletide season. Go at your tasks in a cheerful, blithesome manner, and you will find your work one of joy. The following suggestions may provide you with numerous ideas for attractive gifts, which may be made inexpensively.

With little effort dainty sachets to perfume your friends' rooms may be made at a very small cost. Make six sachets in pastel shades of satin ribbon about two inches square. Fill with soft cotton dusted with some fragrant powder. Place the sachets one on top of the other and tie with narrow gauze ribbon. Gift safety pins are attached to each sachet so the bags can be pinned on the different frocks.

One distinct novelty is a colonial pin cushion. For this unique cushion you will have to purchase a glass card-dielectric in a simple design. Cover one side of a four-inch square of cardboard with some pretty silk which harmonizes with the color scheme of your friends' bedrooms. Form a mound-like cushion of cotton on the other side and cover with the silk. The cushion is fastened to the card-dielectric by fine wires or thread. Around the edge of the cushion sew a beaded fringe about three inches long.

Another pin cushion has for its foundation a four-inch wire strainer. The back is fitted with a disk of cotton covered in cretonne. The wire part is lined with flowered cretonne and filled with cotton. Wind the han-

dle with narrow ribbon and finish with a pretty bow.

The girl away at college would surely be overjoyed with a shoe bag, which she can hang inside her closet door. The shoe bag should be half the length of the door with compartments for shoes, slippers and rubbers and a long compartment on one side for an umbrella, and on the other for books not in use. The materials used should be heavy denim with the compartments bound in tape.

A pleasing notion would be to make any articles for the girls away at college in their college colors. A piece of gay colored cretonne bound all around with a pretty braid would also be acceptable as a trunk cover.

Dear to every girl's heart are pretty dress accessories. The new Bohemian collars with jabots of frilly lace certainly will be a welcome addition to your friends' wardrobes. The collars are usually made of black satin with the ruffles of lace about two inches wide.

Chic bonnet caps are made of circles of shadow lace 18 inches wide with soft ruffles of narrow lace around the crown. The ruffles should be made in the back wider than in the front to give the effect of a Dutch bonnet. The cap is decorated with little pink rosebuds and a band of pink ribbon.

Exquisite La France roses are made out of folded satin ribbon in three-inch lengths. Turn the ends back at the corners to form the petals. Group the petals together and join to a wire stem which has been twisted with narrow green satin.

A natural looking bunch of violets is formed of tiny bows of twisted violet ribbon tied with green silk wire.

Hat pins, collar pins and bangles are wonderfully effective when covered with ribbon roses made of narrow folded ribbon grouped closely together. If you prefer you can use satin cherries made of tiny circles of satin filled with cotton, with petals of green ribbon.

The girl who dances will find much pleasure in receiving a pretty pair of beaded satin slipper bows to match her party slippers.

For the traveler a small cretonne pillow with pockets on one side for magazines and newspapers would be a convenience.

A set of envelopes of white linen to hold the necessary articles, would also be a useful gift. If you have time you could buttonhole the flap in scallops. One envelope for handkerchiefs, one for the night dress, one lined in rubber for the toilet articles, and one large one for the extra waist. The pieces you have left of the linen you can utilize for napkins, rings, scalloped and finished with a monogram, or for bonnet lamp shades, which are much admired when inserted with medals of one line.

For the invalid a thoughtful little gift would be a cover for the drinking glass. A glass circle the size of the top of the ordinary glass is required; crochet a cover over the glass in a simple stitch in two colors of mercerized cotton. In the center sew a crocheted ring for a handle.

A tray with a narrow wooden border and brass handles could have a pretty piece of embroidered linen under the glass.



1—Apron. 2—Lantern Bag. 3—Cretonne Pillow. 4—Dollie Bag. 5—Sewing Roll. 6—Colonial Pin Cushion. 7—Chest of Drawers. 8—Collar Bag. 9—Robespierre Collar. 10—Telephone Memorandum.

Ribbon bedroom slippers are especially new and nothing could be simpler to make. Sheer flowered ribbon to soft lamb's wool, draw an elastic through a lacing on the upper edge leaving a heading about an inch wide. Make full rosettes of ribbon and place one on each instep.

A dollie case will delight the heart of any housewife. They can be made in different sizes. Flowered cretonne may be used in making one case with the inside lined in white material. Cover two circles of pasteboard with the material and finish neatly with a pretty wash braid. Use ribbon to keep the dollies in place.

A set of holders for handkerchiefs and dishes are made six inches square, of some pretty rhinix. These are attached to an apron to match the material.

A set of boxes covered with a pretty pattern of wall paper would be most useful and acceptable to keep in the bureau drawers. These must be pasted neatly and the covers attached to the box.

Another novelty is a chest of drawers for trinkets, hair pins or jewelry. Cover the box with cretonne and fit three smaller boxes into it. The boxes are covered with the same material and have little brass rings sewed on the center of each box, so they can be pulled out like drawers.

Aprons are always charming gifts. There are numberless suggestions for aprons. Fascinating aprons are made of sheer lawn with butterflies embroidered on them. The bottom is finished in three deep scallops edged with a fancy stitch and lace. The two end scallops form pockets for the sewing articles. The belt is formed of ribbon trimmed with jaunty little bows. Then there are chaffing dish aprons, overall aprons, and many aprons you can devise with a little ingenuity.

We see bags here, there and everywhere. Bags of all sorts and sizes, from the elaborate affairs made of strips of Japanese embroidery like those shown in Chinatown, to those of the simplest design. Sewing bags, opera bags, laundry bags, shoe bags, slipper bags, pocket bags, vanity bags, made of ribbon and fitted out with a small mirror and a tiny powder puff. Manicure bags may be fitted with the smaller size manicure articles, and for the children you can make marble bags, school bags, bean bags and pencil bags.

A useful receptacle for sewing materials is a lantern bag made of plain and flowered ribbon, or you could utilize any material you have. For the bottom of the bag cover a cardboard circle three inches and a half in diameter. Gather the flowered ribbon to this and hem the outside. Run an embroidery hoop four inches in diameter around the upper edge. Join the plain material to this and about eight inches from this place another hoop about four inches in diameter. This is the top of bag and is sheered over hoop. A round cover piece of cardboard is used as a cover and a heavy cord is used to carry it over the arm.

Another original bag for threads and needles is made of two circles of cretonne lined with satin. These are joined at intervals, leaving spaces for the spools. In the center is a little pin cushion. A ribbon drawn through the different sections draws this little bag together.

Use a pretty piece of ribbon three-quarters of a yard in length for an other sewing contrivance. Turn up one end to form a pocket for the spools of thread, and the other end

for the thumb and small scissors, which is attached with a narrow ribbon. In the center have squares of white flannel for the needles and pins. When not in use this case can be rolled up and fastened neatly with a loop and button.

Sometimes it is a rather perplexing question what to give a man. Men always like something that adds to their comfort and personal convenience. If you can knit there is not much difficulty in deciding what to give. Knitted silk neckties are much in vogue.

Good warm, fleecy mufflers are liked by the man who motors, and bed room slippers are also every welcome.

A telephone memorandum with a pencil attached would be a daily reminder of the giver. Cover a piece of cardboard with tan linen embroidered in pink roses. Buy a small pad of white paper and paste it on the linen.

Men invariably are pleased with personal gifts such as handkerchiefs with the monogram embroidered in the corner.

A rather good idea is to present your friend with his monogram embroidered heavily in black satin ribbon. These monograms will be of service to sew in his overcoat, so that he can easily distinguish his coat from another's in a crowded place.

Then there are whisk broom holders covered in linen and collar bags made on a circular form of card board covered with rose-colored brocade and edged with old gold braid.

For the man who shaves himself a shaving pad is useful. Cover two squares of cardboard with any material you desire. Work the monogram on the center of the upper one, insert leaves of tissue paper and tie together with a silk cord.

There are plenty of adorable gifts one can make for the baby. An ingenious idea is to cover an ordinary oval with pink ribbon and slit it down the center, neatly finishing the edges, so another can see every day how much the new baby is gaining. Use narrow ribbon to hang up the scale. Also a cute little water bag covered in soft pretty flannel will be an acceptable gift for his majesty.

Darling little bibs are made of buck twilling with curious shaped animals cross-stitched in red thread across the border.

A carriage wrap which affords much amusement to the infant is made of elastic with satin ribbon in pink or blue sheered over it. To this strap by means of a narrow ribbon, a celluloid whistle, a rubber doll and a teaching ring are attached.

An enchanting little mobile is made out of a square of castorine, crocheted on the edge with silk or bound with wash ribbon. Satin ribbons are run through a casing to fit the head.

Keep the child that is a little older you can make a screen covered in snowy plain material and decorated with pictures cut from magazines and books. One section for flowers, one for animals and one for birds, would be much appreciated.

A scrap book made of dark gray lining pasted with pictures is also a gift a child can derive much pleasure from. After you have your presents completed be careful that they are wrapped so that they have a Yuletide look about them. Use plenty of green and white tissue paper. Seal the packages with holly ribbon or gold cord and don't forget to tuck a sprig of holly or mistletoe among the wrappings.

Birth of the King

Rev. F. W. Shriver

In the East its splendor shineth,
Sages see its golden gleam,
Hear the psalmist what doth mean,
Follow it to Bethlehem.

Count gifts and adoration,
Hasten they with joy to bring,
Traveling from that far-off station,
Come to hail the new-born King.

Still falls the night on Judah's plains,
Shine soft the stars, the workmen go,
When shepherds catch soraphic strains,
From angel chorals borne down to them.

Hymn of triumph, hymn of glory,
Sings the shining angel throng,
Shepherds list earth's sweetest story,
And the world its gladdest song.

Sweeps the psalm down the ages,
Sings the note of joy and praise,
Gilds with hope time's opening pages,
Wafts its cheer to latest days.

Earth redeemed, with heaven,
As it sounds the glad refrain,
"Glory glory in the highest,
Peace on earth, good will to men."