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TUESDAY MORNING, MAY 13, 1919

FOR BETTER OR WORSE?

It is always difficult and dangerous to go into a town and criticize anything in it. Motives are often misunderstood.

The federal health officials stationed here have had their share of mistrust on the part of the townspeople. No matter how thoroughly honest they may have been in attempting to carry out their orders from superior officers there have been those who would accuse them of ulterior motives; who would condemn their efforts as uncalled for; and would seek to discredit their ability.

For every effect there must be a cause. It is hardly contested these days but that sanitation pays. Everybody who has much knowledge of modern affairs knows the large share it has had in general progress. For instance, since 1898 every accomplishment in which this nation has had a hand has been made more possible by the trained sanitarian who has gone with the pioneers and is still at work consolidating gains made by civilization.

Now what is the effect the "objectionist" would like to have in this community, and what is the cause of their opposition to the reasonable improvements which make for health? No doubt there are ulterior motives. It is believed that the majority of the people are for the right thing. It is evident that no officials dare attempt to enforce what is not for the general welfare, which spells the correct procedure.

This brings us to the minority which could still be split up into many factions. Their purposes differ but their aims amount to the same thing. Certain things for the public good are to be thwarted because some few individuals would be put to some inconvenience and possibly have their gains slightly reduced from their already wide margin.

No two communities are alike in all particulars. Our city, despite recent years of prosperity, has yet to solve the big problem of housing and sanitation which goes with it. It is not yet a "city of homes." The majority of families live in rented houses. It is estimated that there are about 5000 dwellings of all kinds. If this is true we know that not more than 2500 of them have sewer connections because by recent actual survey nearly 3000 of them had so-called "earth closets," most of them being open and maintained in a disgracefully insanitary condition. Existing along with these are nearly 500 shallow open or driven wells.

Many other existing evils could be enumerated, but it is believed that enough have been pointed out to establish the case in question.

It appears that such conditions call for an extension of the sewer and water systems at once. So they do, but again we come solidly against concrete facts. Is there a clear thinking person who believes it is the best course to pursue right now when a remedy is needed? The destiny of the community must be worked out slowly because there have been allowed to accumulate so many defects in affairs which should not have been left undone.

The city officials have upon them the responsibility of working out the methods whereby civic faults will be corrected. In regard to the housing and sanitation question they find themselves confronted by certain "interests" which are controlled by a comparatively small number of persons. It is not a dignified policy to name names in public controversy, and it is painful even to resort to an enumeration of conditions. However, in the present case the people should know that certain conditions do exist which any self-respecting community should not long endure. The tendency is to blame the health officials. In partial justice to them they are moving in a "vicious circle" which is another way of saying that things go from bad to worse. Any

man who tries to do his duty when a nuisance of other intolerable sanitation situation is brought to his notice finds that any attempt he makes to have a remedy applied is promptly blocked. This applies to rented houses particularly.

Even now, with impetus added from outside sources, honest effort according to law to have responsible parties remedy sanitary defects is met by scorn and contempt from certain sources. Many instances happening recently are on record.

However, affairs are being put in a fair way to be righted. You may blame your city officials for some things but you should realize that they are taking a stand for better sanitation and health conditions. A full functioning which we have briefly tried to sketch. Things must not be allowed to go on from bad to worse. Right minded citizens must take a stand for decency and the dollars will take care of themselves.

It can be proven here as it has been elsewhere that sanitation pays, and health is a purchasable commodity. The man who would attempt to make you believe otherwise either knows no better or else he had an ulterior motive. Make your own decision with a fair mind, considering all the facts.

HOME LOAN BANK.

Inquiries concerning the plan for organizing a system of Federal Home Loan banks are coming in to the U. S. Department of Labor from all parts of the country, and general interest is manifested in the provisions of the bill to be introduced at the next session of congress.

The impression exists in some minds that the banks when established would make direct loans of government funds to persons desiring to build homes. This is a mistake. The plan contemplates the organization of Federal Home Loan banks as clearing houses for building and loan associations, which would then be able to realize on their long time mortgages, and thus to meet increased demands for loans. The associations clearing through these banks would be stockholders in the institutions.

According to the plan a group of building and loan associations could combine for the organization of a Federal Home Loan bank in which they would deposit a block of mortgages taken in the regular course of business. Against these mortgages the bank would issue bonds to 80 per cent of the value represented. The bank would sell these mortgages in the market, turning over the proceeds to the association which had deposited them, the association executing a note to the bank for the amount thus received.

The mortgages thus deposited as security, are not to be sold by the association to the bank, but would remain the property of the association, which would continue to collect the regular payments from the borrowing members whose mortgages have thus been deposited, just the same as before the deposit was made. If a borrower whose mortgage had thus been hypothecated pays off his loan in full, the association would recall that mortgage from the bank, either by turning over the cash value of the mortgage to the bank to be applied on the debt of the association, or by depositing another mortgage of equal value.

The bonds of the Federal Home Loan banks would not draw more than 5 per cent interest per annum and it is believed that they can be sold at a lower drawing rate, possibly 4 or 4 1-2 per cent. The association would pay to the banks interest on the amounts advanced at the same rate which the bonds bear, an additional one-half per cent per annum being allowed to cover the expenses of maintaining the banks. Associations would make semi-annual payments on the money borrowed, thus amortizing their debts. It is suggested that the bonds should run twenty years, associations being permitted to repay their loans at any time within that period.

In the Federal Home Loan bank plan, the affiliation of an association would be entirely optional and an association which does not join in the banking plan would not be affected in any way by the new system. The business of the banks would be conducted by boards of directors elected by member associations. It is the purpose to provide for the supervision of the entire system of banks by such federal authority as congress may approve. This federal supervision would be exercised at the expense of the government as is the case with the Federal Farm Loan system and the Federal Reserve bank system.

The movement to establish a system of Federal Home Loan banks was started when the after-the-war revival of building in all parts of the country demonstrated the need of a method by which money could be realized on the long time mortgages held by the building and loan associations.

"To save is to have."

There never was a truer phrase written than this one. It tells in five words just exactly what thrift means.

LEGISLATIVE ODDS AND ENDS

BY JOHN C. TRICE.

Tallahassee, May 12.—"Six days shalt thou work and perform all thy labor." The first part of that commandment was fulfilled to the letter during the week just closed. Six days the members met and labored. If they did not do all the work they had to do it was not their fault. It was just the blessedness of human nature which prevents large bodies of men from agreeing on all things. The blessedness of disagreement is sometimes the emergency brake that holds the world back from a downhill slide to perdition.

Speaking of disagreement, it is impossible for the members of the house to determine yet who got licked in the long fight on the compulsory dipping bills. The bill passed, but before it got the right-of-way for the final spurt on the home stretch, those who have never learned to bow the knee to dictation nor welcome the advent of a dictator, had laid down the terms by drawing most of the teeth of the bill. Now both sides are claiming a victory.

There is considerable rejoicing at the capital over the report of the committee on public lands, on the Singletary bill. Whether true, or not true, is not known, but it seems to have been the impression among many of the legislators that the bill was full of camouflage, and the invisible something they connected with it was not a pleasant thing to contemplate. The committee amendment leaves nothing of the old bill but the enacting clause. The earmarks of the bill, too, have undergone a complete change.

The legislature has now entered upon the last leg of the session. If you are a law making enthusiast just watch the results of the home stretch.

Hon. W. Y. Watson, formerly a state senator from Gadsden county, has been among the visitors at the capital this week. He is a brilliant limb of the law in Tallahassee's neighboring town, and takes much interest in all law-making matters that affect the general public, hence he makes several trips over here during the session.

State Labor Inspector J. C. Privett stopped in Tallahassee during the week to look over the progress of the labor bills, and do what he could to boost their passage.

The fishermen were here Friday night. Like all other people, they were not all of one mind, but they convinced legislators of one thing. They are interested in the kind of a fish law passed for them to work under and unless improved upon they would prefer the old one to remain on the statute books. They have some fixed views, too, about what would be an improvement.

Speaker Wilder declares he will not recognize a member who rises without his coat on to address the house. This was at the very beginning of the practice, and it was abandoned promptly.

Much speculation is going on as to what will be the outcome of the committee probe into the differences of the state chemist and the commissioner of agriculture.

The first time the "He" has been used in debate at this session was on Friday. It was used in denunciation of the claim that Lake county has been benefited by the large sums of money she spent for tick eradication, and the epithet came from Mr. Edge.

ANOTHER OCEAN CROSSED



DUVAL DELEGATES CANNOT AGREE ON CITY LAWS BILLS

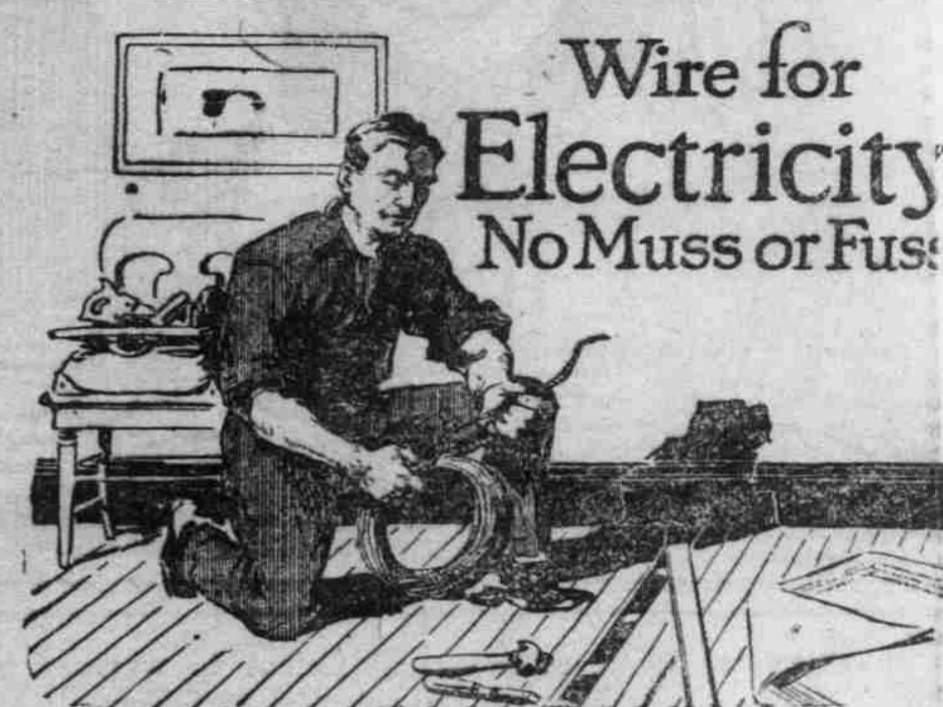
BY HERBERT FELKEL.

Tallahassee, May 12.—There is some talk here of the house indefinitely postponing all Jacksonville charter bills on the grounds that the Duval delegation cannot agree on what they want, that it is not fair for Jacksonville to kill a lot of time every session on its proposed charter changes and that a law was passed by Mr. Ferris, in 1913, permitting municipalities to amend their own charters without bothering the legislature. But in the recent St. Cloud case, Circuit Judge Perkins decided that this law would not hold because the legislature cannot delegate to a city the power vested in the legislature by the constitution.

So if the Jacksonville charter is amended it must be done by the legislature. If this session fails to pass both the Butler and the Waybright bills the city government of Jacksonville will remain undisturbed.

The people of St. Cloud attempted to amend their charter under the Ferris law of '13, and it was upon this case that the Perkins decision was rendered. A delegation of St. Cloud women is here now attempting to have put through a new charter for St. Cloud, granting equal suffrage in municipal elections there.

If airplane and tanks interfere with legislation cut out the legislation. That was the verdict of the house Friday.



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You Dare Not Fail

The date of the campaign of the Methodist Episcopal Church, South, is the week of Sunday, May 18th to 25th.

With your time, your money, your talents—your heart—SUPPORT it so that the \$35,000,000 will be assured.

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