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HOW EUROPE CAN ESCAPE COLLAPSE

We Must Aid by Extending Credits, Says Davison.

GRAVE MENACE TO U. S. A.
European Ruin Would Involve America—Starvation and Disease Rampant.

Des Moines, Ia.—Speaking before the General Conference of the Methodist Episcopal Church, Henry P. Davison, chairman of the Board of Governors of the League of Red Cross Societies, said:

As chairman of the Convention of Red Cross Societies, composed of representatives of twenty-seven nations that met recently in Geneva, I am custodian of authoritative reports recording appalling conditions among millions of people living in eastern Europe.

One of the most terrible tragedies in the history of the human race is being enacted within the broad belt of territory lying between the Baltic and the Black and Adriatic Seas.

This area includes the new Baltic States—Poland, Czecho-Slovakia, the Ukraine, Austria, Hungary, Roumania, Montenegro, Albania and Serbia.

The reports which come to us make it clear that in these war-ravaged lands civilization has broken down. Disease, bereavement and suffering are present in practically every household, while food and clothing are insufficient to make life tolerable.

Men, women and children are dying by thousands, and over vast once-civilized areas there are to be found neither medicinal appliances nor medical skill sufficient to cope with the devastating plagues.

Wholesale starvation is threatened in Poland this summer unless she can procure food supplies in large quantities. There are now approximately 250,000 cases of typhus in Poland and in the area occupied by Polish troops.

Worst Typhus Epidemic in History.
This is already one of the worst typhus epidemics in the world's history. In Galicia whole towns are crippled and business suspended. In some districts there is but one doctor to each 150,000 people.

In the Ukraine, we were told, typhus and influenza have affected most of the population.

A report from Vienna, dated February 12, said: "There are ration for three weeks. Death stalks through the streets of Vienna and takes unhindered toll."

Budapest, according to our information, is one vast city of misery and suffering. The number of deaths is double that of births. Of the 160,000 children in the schools, 100,000 are dependent on public charity. There are 150,000 workers idle.

Typhus and smallpox have invaded the four countries composing Czecho-Slovakia, and there is lack of medicines, soap and physicians.

In Serbia typhus has broken out again and there are but 200 physicians to minister to the needs of that entire country.

In Montenegro, where food is running short, there are but five physicians for a population of 450,000.

America Overflowing With Riches.
Returning to the United States a few weeks ago with all these horrors ringing in my ears, I found myself once more in a land whose granaries were overflowing, where health and plenty abounded and where life and activity and eager enterprise were in the full flood.

I asked myself: "What if this plague and famine were here in the great territory between the Atlantic seaboard and the Mississippi valley, which roughly parallels the extent of these ravaged countries and that 65,000,000 of our own people condemned to idleness by lack of raw material and whose fields had been devastated by invasion and rapine were racked by starvation and pestilence and if we had lifted up our voices and invoked the attention of our brothers in happier Europe to our own deep miseries and our cries had fallen on deaf ears, would we not in our despair exclaim against their heartlessness?"

Only Three Ways to Help Europe.
There are only three ways by which these stricken lands can secure supplies from the outside world. One is by payment, one by credit, and the third is by exchange of commodities. If these peoples tried to buy materials and supplies in America at the present market value of their currencies Austria would have to pay forty times the original cost, Germany thirteen times, Greece just double, Czecho-Slovakia fourteen times and Poland fifty times. These figures are official and are a true index of the economic plight of these countries.

It is clear, therefore, that they cannot give us gold for the things they must have, nor have they either products or securities to offer in return for credit. If only they could obtain raw material which these idle millions of theirs could convert into manufactured products they would have something to tender the world in return for its raw material, food and medicine. But if they have neither money nor credit how are they to take this first great step towards redemption?

One-half the world may not eat while the other half starves. How long do you believe the plague of typhus that is taking a hideous death toll in Estonia and Poland and the Ukraine and eating along the fringes of Germany and Czecho-Slovakia will confine itself to these remote lands? Only last Saturday our health com-

missioner of New York, Dr. Copeland, sailed for the other side just to measure the danger and take precaution against such an invasion.

This is one menace at our threshold. The other, more threatening, more terrible, is the menace of the world's ill will. We can afford to die, but to be despised forever as a greedy and pharisaical nation is a fate that we must not incur.

The French government has many serious problems to solve, but the French peasant is working and the French artisan, while still sadly in need of raw materials, has not lost his habit of industry and thrift. The most encouraging fact about France today is that her people are alive to the seriousness of France's problem, and they are going forward bravely to solve that problem.

Italy, despite her great shortage of raw material, is looking forward and not backward. Italy can be relied upon to do her part!

England is meeting the problems of reconstruction just as those who knew her past should have expected her to meet them.

Plan to Aid Central Europe.

It is not for me perhaps to give in detail a formula for solution of the world's ills, but as I have been asked many times, "What would you do?" I am glad to give my own answer.

Accordingly, I would ask:

1. That Congress immediately pass a bill appropriating a sum not to exceed \$500,000,000 for the use of Central and Eastern Europe.

2. That Congress call upon the President to appoint a nonpolitical commission of three Americans, distinguished for their character and executive ability and commanding the respect of the American people. Such a commission should include men of the type of General Pershing, Mr. Hoover or ex-Secretary Lane. I would invest that commission with complete power.

3. I would have the commission instructed to proceed at once, accompanied by proper personnel, to survey conditions in Central and Eastern Europe and then act for the restoration of those countries under such conditions and upon such terms as the commission itself may decide to be practicable and effective. Among the conditions should be provided that there should be no local interference with the free and untrammelled exercise by the commission of its own prerogative of allocating materials. Governmental politics should be eliminated; unreasonable and prejudicial barriers between the various countries should be removed, and such substantial guarantees as may be available should be exacted in order that the conditions imposed should be fulfilled.

4. As to financial terms, I should make them liberal. I would charge no interest for the first three years; for the next three years, 6 per cent, with provision that such interest might be funded if the economic conditions of the country were not approaching normal, or if its exchange conditions were so adverse as to make payment unduly burdensome. I should make the maturity of the obligation 15 years from its date, and I should have no doubt as to its final payment.

5. Immediately the plan was adopted I would have our government invite other governments in a position to assist, to participate in the undertaking.

6. To set forth completely my opinion, I should add that in the final instructions the American people, through their government, should say to the commission:

"We want you to go and do this job in such a manner as, after study, you think it should be done. This is no ordinary undertaking. The American people trust you to see that it is done right."

I would also say to the commission: "Use so much of this money as is needed." Personally, I am confident that with the assistance and co-operation which would come from other parts of the world the sum of \$500,000,000 from the United States would be more than enough to start these countries on their way to self support and the restoration of normal conditions.

The whole plan, of course, involves many practical considerations, the most serious of which is that of obtaining the money, whether by issuing additional Liberty bonds, an increase in the floating debt or by taxation. But I think we could properly say to the treasury department:

"We know how serious your financial problems are; we know the difficulties which are immediately confronting you; we know the importance of deflation, and we know that the government must economize and that individuals must economize, but we also know that the American government advanced \$10,000,000,000 to its allies to attain victory and peace. Certainly it is worth making the additional advance in order to realize the peace for which we have already struggled, for nothing is more certain than that until normal conditions are restored in Europe there can be no peace."

Above all things, I would say that whatever action is taken should be taken immediately. The crisis is so acute that the situation does not admit of delay, except with the possibility of consequences one hardly dares contemplate.

The situation that I have spread out before is far beyond the scope of individual charity. Only by the action of governments, our own and the others whose resources enable them to cooperate, can aid be given in sufficient volume. I am also confident that our action would be followed by the governments of Great Britain, of Holland, of the Scandinavian countries, of Spain and Japan, and that France and Belgium and Italy, notwithstanding all of their losses, would help to the best of their ability.

STATEMENT OF CONDITION OF THE STATE BANK OF LAKE LAND AT THE CLOSE OF BUSINESS MAY 15, 1920.

RESOURCES	
Loans
U. S. Bonds and other Securities
Overdrafts
Furniture and Fixtures
Real Estate
Cash on hand and in Banks
Total
LIABILITIES	
Capital
Surplus
Reserve for Taxes
Undivided Profits
Unpaid Dividends
DEPOSITS
Total

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