

Gives Poland Chain of Banks

American Amateur Banker Develops Successful Method of Financing Bankrupt Provinces.

INNOVATION PLEASURES PEOPLE

With Borrowed Funds Farmers First Fed Families, Then Set Out to Rebuild Homes and Prepare for Their Crops.

New York.—Chains of things are no longer a novelty in this country. We are accustomed now to 10, 15, 25-cent stores, tea stores, sausages, drug stores, self-service groceries, and beauty parlors, all done in chains. In Poland they have taken up this idea, starting out by establishing their banks in chains. Not just a few huge regional affairs like our federal reserves, but hundreds of little farm loan banks scattered among the villages of the Lublin and Cholm areas.

To be sure, the system was installed by an American and it was American money that filled the empty, dusty vaults. That is, where there were any vaults. Dr. John A. Morehead, European commissioner for the National Lumber Council of America, is the amateur banker who set up this notably successful method of financing whole provinces of bankrupt, homeless people of Europe.

Works Out Simple Method.
Perhaps it was the commissioner's very greenness at banking technicalities that did the trick. He worked out the simplest, easiest, quickest

space. Usually the bank occupied one corner of the blacksmith's shop, or a back room in a seed store.

First Bought Food.
With their borrowed funds the farmers first bought a square meal for their families, and hauled timber from nearby forests to build new homes. Farm tools and live stock were so scarce that many long shopping trips had to be made. One eager customer trudged 70 miles for a spade to dig up his garden. Many a man walked 20 to 30 miles and returned leading his new horse loaded with seed bags, and dragging a plowshare. Two bumper crops have been produced by the clients of this chain of banks and much of the money has already been repaid, with 4 per cent interest. Not only did they save their own provinces from famine, but they sent great shipments of food products into neighboring stricken sections.

MEXICO CITY ARMS POLICE

Pistols Replace Sticks When Public Criticizes Inefficiency of Gendarmes.

Mexico City.—The purchase of 2,000 pistols by Governor Gasca of the federal district is taken as an indication here that Mexico City gendarmes hereafter are to be armed.

The local police department for some time has been severely criticized for inefficiency. This was attributed to the fact that they were allowed to carry no arms and were dependent solely upon a stick to enforce their commands.

Ring Caught in Fence Pulled Off Boy's Finger

A ring which he was wearing cost Robert Friedmann of Philadelphia his finger when Friedmann was trying to vault a fence to obtain shelter from a shower. As he swung over the fence, the ring, which was rather loose, caught in an iron picket and twisted the finger off.

CALF CURED BY BUTTERMILK

Stung by Bees and Near Death When Expert Applies Remedy Which Works Quickly.

Middletown, N. Y.—A pedigreed calf five months old, grazing at rope's length, felt the urge to wander, pulled the stake and youthlike and unwisely nibbled the clover path of appetite straight up to a dozen hives of honey bees. The rope wrapped itself around the hives. The bees wrapped themselves around the calf.

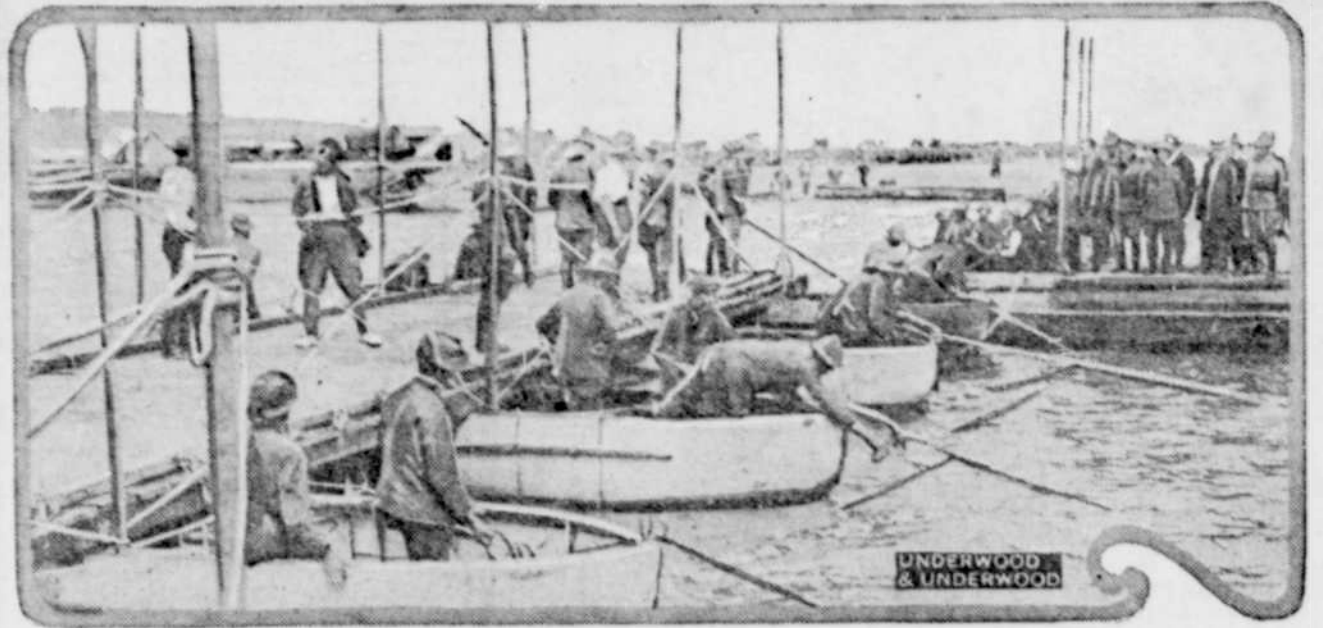
All the blue blood in his vealy carcass leaped into burning lumps. They stung him from his bleating lips to his wildly waving tail. Every time he made a new leap of agony they bored him in a new place. The calf was in a fair way to die when its owner, Melvin Parks came along.

Parks knows calves, bees and blue blood. He just got a tubful of buttermilk and gave that calf a buttermilk bath. In fifteen minutes the calf was looking for clover again.

Naval Reserves Mustered Out.

Washington.—The naval reserve of the United States is virtually abolished under an order issued by Secretary Denby disbanding all classes except one and six, and affecting approximately 155,000 men of the reserve.

Scene From the Spanish War in Morocco



That the war of the Spanish against the Morocco tribesmen is "civilized," warfare is indicated by this photograph of Spanish engineers constructing a pontoon bridge in the fighting zone.

Science Seeks Secret of Mars

Star Sleuths Prepare to Solve Mystery When Planet Is Nearest in 1924.

MANY THEORIES ADVANCED

Scientific Eyes to Strain at Telescopes and Wireless to Be Tried to Read Sky Secret—Chilean Venture Decried.

New York.—The secret of Mars may be read in 1924 when the red planet makes its closest approach to earth, although astronomers are skeptical of the theory of Marconi that the Martians are signaling us by wireless, and take no stock in the 60-foot whirling dish of quicksilver which it is promised will magnify the power of vision to 25,000,000 times its normal strength.

In 1824 Mars will come within about 35,000,000 miles of the earth. Because of its eccentric orbit, compared to the more nearly circular one of the earth, Mars approaches that close only once in fifteen years.

In 1924 observatories will be much better equipped to study Mars than they were in 1909, when the planet last appeared at its biggest and reddest in our sky. In 1924 Mars will be the cynosure of telescopes all over the earth. The 100-inch Hooker telescope at Mt. Wilson, and the marvelous instruments and methods for analyzing light which are in use there, may definitely solve the question whether Mars is inhabited.

As the distance of Mars from the earth varies from 35,000,000 to 284,000,000 miles, the wireless signals from that planet, if there are any, will have a better chance to register in 1924 over the comparatively brief span of 35,000,000 miles.

Those "Signals" From Mars.

For the last 20 years Mars has been reported frequently to be attempting to signal to us by wireless rays, by flashes of light, and even, according to some imaginative speculators, by writing sign messages of planet-wide size over the latitudes by means of the Mars canal system. It has even been suggested that we acknowledge receipt by forming words in vegetation over the blank of the Sahara desert.

The Marconi wireless communication theory is more plausible than any of the others, because that great inventor reports that he has picked up wireless waves 100 miles long, while the greatest produced on earth by artificial means are about ten miles long. Many ways of explaining this have occurred to skeptics, but the Marconi signals have more in them to interest conservative scientists than any of the previous types.

There was a sensation in 1900 when it was reported that signaling from Mars had been detected at the Lowell observatory at Flagstaff, Ariz. This was based on a misunderstanding of a telegraph message concerning some projected lights over the rim of Mars. Instead of presenting a perfect outline, Mars showed slight excrescences of light. These were calculated to be from 17 to 30 miles above the surface of the planet.

Similar Projections From Moon.

Similar isolated projections of light had been seen on the moon, but this was easily discovered to be the sunlight tipping the mountain tops, an effect visible on earth in mountainous country when the rising sun glides the summits when the lower parts of the mountains and the valleys are still in darkness.

But Mars has no mountains, according to general agreement among observers. It was believed also to be almost cloudless. The occasional high lights, however, are now agreed to have been clouds which are thought to occur, though somewhat rarely.

Electric currents which apparently wander through eternity hit the earth here and there, causing a mysterious hissing and crackling in wireless apparatus and sometimes upsetting human electrical contrivances, as the great magnetic storm of last May did

Huge Buck Deer Attacks an Auto

Pittsfield, Mass.—With both headlights smashed and the mudguards of his automobile bent, Walter C. Rochelo of this city says his car was attacked by a great buck, estimated to weigh 400 pounds. Rochelo was proceeding toward Pittsfield when he saw the herd of deer in the road. Four bucks and three does jumped to one side, but the leader snorted and, with horns lowered, leaped at the auto, which was going slowly. The impact stopped the touring car and stunned the buck.

tor, would magnify 25,600,000 times, which would bring Mars optically within a mile and a half of the earth. At first thought this would seem to give the astronomer a sight of Mars equivalent to that which an air pilot obtains of the earth as he flies a mile and a half above it. At that height an airman could see cities, towns and individual buildings, farms, orchards and a thousand marks of the activity of man. Under the same advantages an astronomer would soon know all about Mars, where the creations of intelligent beings are believed to exist on a much grander scale than on earth.

But here a difficulty arises. The airman is unconscious of the rotation of the earth, because gravity pulls the earth and air and the airplane with a uniform motion. On the other hand, if Mars were brought within a mile and a half of the earth it would be whirling so rapidly that the features of the landscape would be lost to the eye, as are markings on the propellers of an airplane revolving at full speed.

If a magnification of 25,000,000 times or anything like it could be accomplished the observer could only see a small patch of Mars. Mars rotates its 12,000-mile circumference once in a little more than 24 hours, so that at its equator it is making a speed of about ten miles a minute, or about five times the speed of a racing car. If the observers were content with seeing Mars 15 miles off, the portion visible to them would still be streaming past the telescope at the rate of a mile a minute.

A camera of instantaneous action might take pictures at this speed on earth, but it could not be made on Mars. A magnification of 25,000,000 times would mean that the light of Mars would be diluted to one twenty-five-millionth part of its brightness in the sky, which would not be adequate for rapid-fire photography or even for ordinary vision.

DEER FLEES TO MEN FOR AID

Doe Runs With Fawn Into Lumber Camp in California to Escape Mountain Lion.

Downieville, Cal.—That a wild deer when hard pressed by some enemy of the animal kingdom will throw itself upon the mercy of its human enemy was proved near here recently when a doe led her fawn into the wagon yard of a lumber camp to escape a mountain lion.

The loggers were just starting for the woods when the deer dashed appealingly in, the lion hovering in the fringe of timber.

The doe and fawn stayed in camp until apparently satisfied that all immediate danger was passed.

School House a Distillery.

Emerson, Man.—When citizens of this town spread reports that an old isolated school house, in which mysterious lights were seen, was infested with "spirits," they were right. But the spirits were of the moonshine variety. The school house, which had been sold to a farmer recently, was visited by the police. On the teacher's platform they found a huge still, with a capacity of 45 to 65 gallons daily.

City Gets Big Fund.

Manchester, England.—A pageant parade brought in \$25,000 for the benefit of Mezerles, France, which has been adopted by Manchester. The rebuilt French city is dedicating a street to Manchester in return.

Fight for Life With Lioness

Transport Agent Grasps Beast's Tongue During Battle, But Is Eventually Killed.

HUNTERS TELL WEIRD TALES

One Explains Simple Method of Making Animals Sneezez Themselves to Death—Story About the Roosevelt Expedition.

London.—From Nairobi, East Africa, says a writer in the London Daily Mail, comes a thrilling story of the death of a transport agent named Klopper, who, pinned down by a lioness he had wounded, made a desperate bid for victory by putting both hands into the animal's mouth and gripping its tongue.

Africa is a paradise for the lion

hunter and the literature of the chase is almost endless. Not all lion hunters are strictly truthful, however.

"For instance, in a remote African village," says the writer, "I once came across a deeply tanned prospector-hunter, who swore that his favorite method of hunting lions was to get the animals to sneeze themselves to death.

"It is quite simple," he said. "In lion country you build a little arch of stone, just big enough to allow the lion to enter with comfort. But you must take care to build it of jagged stones and to see that the center stone of the arch is a particularly jagged one.

"Then you go out and shoot a zebra or some other toothsome creature from the lion's point of view. You drag the corpse under the arch, pepper it heavily and then retire to your tent to sleep.

Sneezes Self to Death.

"In the night the lion comes, creeps under the arch to his feast, gets his nose filled with pepper, and has an overpowering inclination to sneeze. He sneezes, and in the act throws up his head and dashes his brains out on the center jagged stone of your arch."

"I do not vouch for the truth of that story."

A party of men trekking in Rhodesia in an ox wagon heard a commotion one night among their tethered oxen, and rushing toward the spot pumped about a dozen shots into the heaving mass from a distance of, say, forty yards.

The mass diminished, and they advanced to find one of their oxen horribly mauled by lions.

They "dosed" the corpse with strychnine and retired to their camp. They heard the lions busy at the carcass all night, and in the morning they found that the dead ox had practically disappeared, but lying near the spot were five full grown lions—two males and three females—all poisoned.

That was a very considerable bag got by illegitimate means, but here is the true story of a better bag got legitimately. Incidentally, it is a very interesting example of sportsmen's luck:

When the late President Roosevelt and his son Kermit went to British East Africa, in 1909, they were accompanied on their hunting trip by the late F. C. Selous, one of the greatest hunters that ever lived.

Roosevelt's Luck.

Selous was particularly anxious to secure a specimen of the East African black-maned lion, but on the whole trip he never even got a shot at one. But Theodore Roosevelt got three and Kermit Roosevelt eight—and neither of them had ever been on an African game hunting expedition before!

Some years ago a party of Greeks trekking through Portuguese Zambesia were followed for days by a giant old lion, who took one of their donkeys each night until only one of the whole team was left.

This donkey the terrified Greeks were determined to retain at all costs. When they made their camp that night they built around it a great stockade of bushes and thorns, and in the center of it they tethered the sole surviving donkey to their tent pole. But notwithstanding these precautions, that night the pertinacious old lion got the last donkey.



Dr. John A. Morehead.

methods, because he did not know any better. What he did know was that thousands of fertile farm lands in the devastated sections of Poland were lying barren and desolate, and that the farmers, most of them returned exiles, were helpless, robbed of their implements, and with their homes in ashes. Furthermore, he knew what miracles American money could bring about if loaned to these sturdy, courageous peasants. Also, he had the cash that American Lutherans had sent. That was all that was necessary. Without a single flourish of red tape, Doctor Morehead got busy, and through local committees a long string of little banks were opened. It took \$250,000 to load up the tills, because by the time it passed through that highly prejudiced European exchange, it was transformed into stacks and bales of purple, green, and gray-blue marks. Opening ceremonies were extremely informal. Crowds attended however, many standing outside for hours for their turn to pay their respects to the note teller. The committees had economized upon floor

First Picture From Famine Region



A wayside scene at Baranovitchi, Russia, showing a mother combing the head of her child with a piece of wood. Pictures like this are seen along thousands of miles throughout the famine-stricken section, where the American relief committee is engaged in aiding the unfortunates.