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Friday, Nov. 24, 1920.

Which Way?

Apparently there is to be a recession, if not reaction, in certain lines of industrial activity which came into prominence and flourished during and since the war. In the frenzy to "speed up production" it was deemed necessary to take every possible means to lessen labor turnover and to create so much enthusiasm among the workers that they would not only hustle but would remain loyal to the plant or industry.

Thus came into being the "industrial welfare worker", the "personnel plant manager", the "plant magazine," the safety man and other new men and women who before had not had a place in organized industry. Moreover, nearly every large plant had its own employment manager whose business it was not only to hire men but act in the capacity of a psychological expert over the men after they had been hired, to be on the alert for any labor difficulty, in short to act as a sort of glorified business agent in the employer's interest. The number of these persons, both men and women grew apace, not only in industry but also in the ranks of the government agencies dealing with war production, rather production of war supplies.

Now that the memory of the war has receded, there is a reaction seen, instead of the workers in the saddle the employers are shifting the position. They are reducing the number of their workers, they are declaring for the open shop and, indirectly, in opposition to the labor unions. No longer faced, at least so they think, by a necessity of placating and discharging their workmen they are dismissing their industrial welfare forces, scrapping their welfare organizations, laying off their employment managers.

Is this movement to be extended to the state and government departments? Are we to revert to the practical man and ignore the theoretical scientific expert? It may be that millions of dollars may be saved and rightly so but it will not make for industrial peace to altogether ignore the human side of the workers and attend only to the material side—factory production.

There is and must be found a happy medium to take the place of the admittedly top-heavy industrial organization for the peace period.

That America is the land of opportunity is proven by the announcement that A. M. Lindsay, who started in Rochester a poor boy left an estate of over two million dollars, accumulated by thrift, saving and careful investment.

Rochester remains steadfast disposition to take the better with the worst.

Food Prices Higher?

While all manufactured commodities are lowering in price, food prices are to go higher or remain at present level if National Master S. J. Lowell, of the Grange, is to be credited. In his annual report for 1920 he makes this veiled threat:—

"The census shows that there has been a large shrinkage in the number of farms in all of the eastern states, and many west of the Mississippi. New York leads in numbers, showing a decrease in the last decades of 22,537; Pennsylvania, 17,039; Ohio, 15,346; Illinois, 14,719; Indiana, 10,361; Michigan, 10,313; West Virginia, 9,396.

"One hundred thousand less might not mean anything disastrous if they were all absorbed into larger farms, but such is not the case as a large amount of farm land is now lying idle.

"Political promises are like thunder, all noise and soon forgotten. We have all rejoiced that labor has been able to secure a much higher rate of wage, but we little expected they would turn and demand cheaper food from us without first ascertaining the cost of production, and thereby proving that we were taking too large a margin of profit.

"As your spokesmen, we feel the grange should still be liberal and notify all interests that we are willing to sit down and have a fair understanding of values, the farmer receiving the same land now, Home Rule would be pay for the same hours' work as that others receive, no more, no and harmony would prevail all less, but that this is the last call over Erin's Isle.

—if no attention is paid to this by bankers, manufacturers, railroads or labor organizations and the government continues to use its great power to import raw materials free of duty to reduce costs, as a possible expedient the grange will be forced to join other organizations in an effort to organize nationwide selling organizations, which shall fix the price of foodstuffs.

"There is no threat in this situation. We will have been driven to it to preserve our agriculture. We are not inclined to longer see city people rob the earth or ridicule its caretakers. Some one must be wise enough to stop this monkeying with our destiny.

Get It Now

Life Insurance is different from anything else in the world in one respect. Other things you can get when you want them. Life Insurance must be got when you don't want it, or not at all says the "Excelsior Life."

"You can buy your rubbers when it begins to rain. You can buy your overcoat when it begins to get cold in the fall. You can step into a restaurant when you are hungry, but you can't get life insurance when you are sick.

"Nine times out of ten you do not buy a thing until in some way or other you feel that you need it. You can't rely on any help of that kind when it is a question of getting life insurance for your family. Get it now when the buying is good—today."

Advent signifies the near approach of Christmas.

A correspondent of the Times-Union exposes the utter selfishness of the Socialist system. He says Socialists will co-operate in no movement to better conditions unless the movement is entirely in control of the Socialists.

Just why do certain eastern newspapers persist in the belief that Californians do not understand their own local conditions?

If the "bake your own bread" movement spreads the Federal prohibition director will rule that home bakers cannot buy yeast, because they are ruining the business of the professional baker.

Why Not Now

If an article appearing in a recent edition of the London "Nation" be correct, Sir Edward Carson is King George's white haired boy, not Lloyd George. Here is what the Nation said in part:—

"The moment is propitious for examining Colonel Repington's statement that the arrest of Carson in 1914 was stopped by the personal intervention of the king. This is a serious matter, and cannot be permitted to pass as a piece of gossip. Colonel Repington gives Carson as his authority for the statement, so that the question of its accuracy lies within a narrow compass:

"Had a talk with Carson about the Ulster business. He told me how near we were to an explosion, that the government had determined to arrest the chief leaders, that he had arranged to send the word 'H X' over the wire to Belfast, and this was to be the signal for the seizure of the customs throughout Ulster. He called to see the king, and told Stanfordham exactly what was going to happen, and the arrest of the leaders was promptly stopped."

If King George were consistently tender-hearted, having saved Carsons' neck in 1914, he should call off Carson now and order the English constabulary out of Ireland. Had Carson been checked in 1914 the chances are there would be no trouble in Ireland now, Home Rule would be an accomplished fact and peace and harmony would prevail all over Erin's Isle.

Why Indeed?

In an exchange we find this story:—

From wire reports dated New York, Rev. Denis O'Mahoney, pastor of All Saints' Church, Greenville and Mercer road, was the center of a lively incident on the Atlantic liner Philadelphia which docked at New York, recently.

As a result of his protest against "God Save the King" on the concert programs, a general fight is reported to have occurred. The story goes that some of the passengers were quite disturbed, during the journey, by Father O'Mahoney's vigorous championing of the Irish cause and that this feeling culminated when he made a protest against the British national hymn on the concert program of an American liner.

This incensed some of the English passengers who attempted to seize and beat him. Others went to his protection and the liner's officers were able to get him from the salon.

Now why should Americans be asked to sing "God Save England's King" or any other King when we believe all kingly authority should be relegated to the rear and kings, as well?

Looks like Republicans are not all back of Governor-elect Miller's move to repeal the direct primary law. Former Governor Hughes declares it must stay.

Pretty soon football will give place to indoor baseball.

Great Britain is to recognize the Russian soviet so far as trade is concerned. Trust Lloyd George not to overlook any chance to extend England's commerce.

It will not do to merge Thanksgiving day with Armistice Day. Thanksgiving is a national holiday while the armistice anniversary should be observed with due solemnity.

In the work of reconstruction let us observe the spirit of "one for all, and all for one."

If you are not a subscriber to a Catholic paper you should be. And we have no hesitation in recommending the Catholic Journal to your consideration.

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U. S. Bonds	1,335,770.00
Other Bonds and Securities	2,393,356.35
Stock of Federal Reserve Bank	60,000.00
Due from Federal Reserve Bank	2,747,671.58
Exchanges for Clearing House	281,681.46
Cash in Vault and Due from Other Banks	1,716,164.59
Interest Receivable	61,466.46
Redemption Fund with U. S. Treasurer and due from U. S. Treasurer	47,500.00

TOTAL \$23,079,711.04

LIABILITIES.

Capital Stock paid in	\$1,000,000.00
Surplus Fund	1,000,000.00
Undivided Profits	1,234,434.02
Reserved for Taxes and Interest	173,453.87
Contingent Fund	52,008.50
Unearned Discount	72,667.09
Circulating Notes Outstanding	730,000.00
Bills Payable	None

Due Banks and Bankers \$1,859,744.76
Other Deposits 16,957,502.80

Total Deposits \$18,817,247.56

TOTAL \$23,079,711.04

Liability for Recounts None
State of New York, County of Monroe, ss.:

I, PETER A. VAY, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

PETER A. VAY, Cashier.

Subscribed and sworn to before me
this 22nd day of November, 1920.
CLARENCE S. GREENE,
Notary Public.

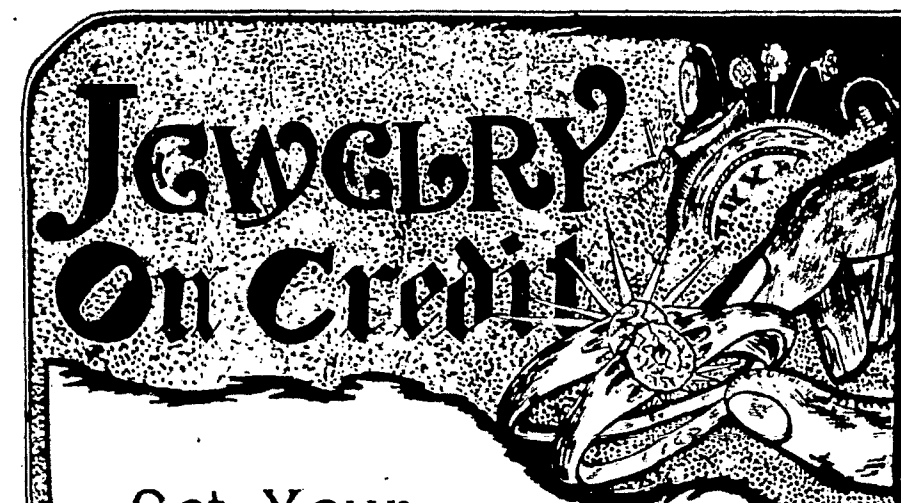
Correct—Attest:
HENRY BARNARD
LUCIUS W. ROBINSON,
FREDERICK K. KNOWLTON Directors.



ESTABLISHED 1831

"Why Worry"

"No, I don't worry any more." a man told us the other day. "Every Saturday night I take \$2 down to the Rochester Savings Bank, just as if I owed it to them, and sometimes add a little the wife has saved during the week. I used to wonder what I would do if I should get sick, or lose my job, but I don't worry now; it's all provided for." You should worry, if you are not doing the same thing.

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