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THE CONGRESSIONAL FRONT.  
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"13"

The number 13 is regarded as unlucky. It conjures up black cats, spooks, and misfortune. Somehow this notion has become a veritable American tradition. Some folks will not sit down to a table if the number of guests total 13. Some large hotels do not have a 13th floor. Yet oddly enough, the number 13 is extremely prominent in the symbols which epitomize our ideals and national life. We began with 13 states. There are 13 stripes in the flag. There were 13 stars in the original flag. There are 13 bars on the official national shield. There are 13 leaves in the olive branch which is held in the right talon of the eagle on our national coat of arms. There are 13 arrows in the left talon of the eagle on our coat of arms. There are 13 letters in those mystic words "E Pluribus Unum" which grace our money and our shield. There are 13 tiers of granite on the national shield. There are 13 letters in the words "Annuit Coeptis" which are carried over the "all-seeing-eye" on our national seal. There are 13 ebony rods in the mace which is the badge of authority of the House of Representatives. There are customarily 13 members on a military or naval court. Instances might be multiplied but these will suffice to indicate that the number "13" is prominent in the pageantry of the world's greatest nation.

IDLE DOLLARS

One of the most interesting, informative and accurate reports issued by any agency of government is the Federal Reserve Bulletin which is published monthly by the Federal Reserve Board. The Federal Reserve Board as you know is a powerful agency which operates to conserve credit, stabilize the market on government securities and cooperates with the Securities & Exchange Commission in its regulation of stock market operations. The July 1940 report of the Federal Reserve Board shows that 11 years ago on June 29, 1929, we had 25,110 banks of all kinds in this country. In 1933 came the Bank Holiday and the virtual mass liquidation of banks. By the end of 1933, the number of banks had been reduced to 15,011. The number has varied slightly since then. Oddly enough, on March 26, 1940, we had 15,010 or exactly 1 bank less than at the end of 1933. It also indicates that we had 10,100 fewer banks in 1940 than in 1929. One might, therefore, logically believe that with such a reduction in banks, there would be a reduction in the amount of money on deposit. Exactly the opposite is true. On June 29, 1929, there was on deposit in all banks of the nation, not counting deposits made by one bank in another, a total of \$53,852,000,000. In round figures; let us call it 54 billion. On March 26, 1940, there was on deposit \$59,051,000,000. Summed up, it means that while we have 10,000 fewer banks than in 1929, we have an increase of 5 billion in deposits. Now for a glance at loans and investments. In June of 1929, all banks had nearly 58½ billions in outstanding loans and investments. On March 26, 1940, the total was about 51 billion. In a nutshell, therefore, we have 10,000 fewer banks, we have 5 billion more in deposits and we have 7 billion fewer loans and investments than we had 11 years ago. How many jobs would 7 billion dollars of added loans create?

UNCLE SAM INSURANCE MAN.

That kindly old gentleman with the twinkling eye, better known as Uncle Sam first became an insurance man during the World War. Because of the hazard clauses carried in many regular policies, he decided to provide war risk insurance for his own defenders and as a result a vast amount of insurance was written. About 596,000 of these policies in the amount of \$2 539 809 636 are still in effect today. Knowing the hazards to vessels, cargo and marine property during the World War, Uncle Sam also ventured into the field of War Risk Marine Insurance and wrote about \$2,000 000 000 worth of business. Premiums on this risk were \$47,500,000, losses paid totalled \$30,000,000 leaving a profit of \$17,500,000. Once more Uncle Sam is confronted with a similar problem. The U. S. Maritime Commission which administers the job of building up a merchant marine finds that available insurance in our own market is inadequate to our needs and that nearly one half of all American vessels and cargoes are insured in the world market.

Today we have 15 vessels of such high value that they cannot be insured in full in the American market. An example is the S.S. AMERICA valued at \$18,000,000 on which the maximum coverage obtainable is \$14,000,000. To meet this situation, Congress has given the Maritime Commission \$40,000,000, with which to meet insurance requirements on our own vessels, cargoes and crew as these needs arise.

#### JEHOVAHS WITNESSES.

The School Board of Minersville, Pennsylvania ordered daily patriotic exercises for the schools of that town which should include a salute to the flag by teachers and pupils. A little boy age 10 and a little girl age 12 refused to salute the flag. They gave as a reason that they were children of a member of Jehovah's Witnesses and regarded it as contrary to Scripture to do so. They were expelled from school. Legal action was instituted to compel their reinstatement. That case went to the Supreme Court of the U. S. That high tribunal ruled that the School Board had authority to compel a salute from teachers and pupils. The case attracted much attention. It also directed attention to the religious group known as Jehovah's Witnesses who have been on the front pages recently. Recently in Rockville, Maryland a hall where the Witnesses were meeting was mobbed. Other incidents have occurred in other sections of the country to bring them into the public eye. Who are they? Their title is derived from the 43 verse of the 12 chapter of Isaiah which reads, "Ye are witnesses" saith Jehovah "That I am God." They first organized in 1872 in Pennsylvania as the Bible Truth Society. In 1884 this was changed to the Zion Watchtower Society. Later it became the Watchtower Bible Tract Society and the members were known as Jehovah's Witnesses. They maintain national headquarters in a modest residence on Massachusetts Avenue in the nation's capital and have about 40,000 field workers, all of whom labor without remuneration in distributing literature. Fundamentally, they disbelieve in organized religions and find their inspiration in their own interpretation of Scripture.

#### POLL TAXES AND VOTES.

When the bill to amend the original Hatch Clean Politics Act was before Congress, an effort was made by Rep. Geyer of California to secure adoption of an amendment which would have made it a pernicious political practice to deny to any person the right to vote because he did not pay a poll tax. The amendment was bitterly assailed by southern members of Congress and was finally ruled out of consideration on a point of order. It is an age-old question. Eight southern states still require the payment of a poll tax before a voter can vote in a Federal election. It is strictly enforced and thereby prevents many persons, and particularly negroes from voting in these states. In the national election of 1936, 66% of the eligible voters actually voted but only 24% voted in the poll-tax states. In Alabama with a population of about 2,800,000 in 1936, less than 10% of the whole population voted for the office of United States Senator and less than 6% of the whole population voted for the 9 Congressmen from that state. The poll tax constitutes a rather effective method for controlling elections.