

# MR. MERCHANT:

Do you know there are hundreds of more people passing your store, every evening, than there were before the WHITE WAY was installed and that every one of them are looking in your windows as they pass? NOW THEN: ARE YOUR WINDOWS LIGHTED SUFFICIENTLY SO ALL THESE PEOPLE CAN SEE WHAT YOU ARE OFFERING THEM? IF NOT, JUST PHONE 223—WE CAN HELP YOU.

## SOUTHERN PUBLIC UTILITIES COMPANY

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\* A joke is a joke, but leaving a woman poor \*  
\* and her children destitute, as a result of the \*  
\* experiment of not "insuring yourself" is \*  
\* is poor wit and lean wisdom. \*  
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### MUTUAL BENEFIT LIFE INSURANCE COMPANY.

M. M. Mattison,  
C. W. Webb,  
J. J. Trowbridge.

### The Proof of the Pudding Is In the Eating

Friday a member of the well known Jewelry concern of Walter H. Keese & Co., stated to an Intelligencer man:—

"I am convinced that the large repair business which we enjoy is the result of advertising in the Intelligencer." Yesterday Mr. Ramer of the Anderson Cash Grocery made the remark:

"The business which I have built up here is the direct result of newspaper advertising. One of our prominent business men advertised for a clerk in the Intelligencer ALONE, and the results were such that he ordered the ad discontinued Friday, saying:

"I have all the applicants that I want". Herewith is quoted a letter, which in a measure explains itself. The ad referred to was a "Classified" ad which ran in the Intelligencer ALONE for a day or so.

Address All Communications To The Company, New York Offices 223 Broad. WARE SHOALS MANUFACTURING CO. Drilling—Prints—Sheeting—Shirtings WARE SHOALS, S. C., September 16, 1914.

The Anderson Intelligencer, Anderson, S. C. Gentlemen:— Our ad in your paper for someone to operate our hotel has been so satisfactory that we have been showered with applications. We wired you therefore on the 16th as follows: "Discontinue our ad sent you tenth for hotel proprietor." This we now wish to confirm. We have picked out an applicant and the position has been filled. We trust our ad has been discontinued, and upon receipt of your bill we shall be glad to send you check. Yours very truly, Jas. F. McEnroe, Asst. Treasurer.

The Anderson merchants are realizing more and more each day that the Daily Intelligencer is the people's favorite HOME newspaper; that it is supplying a want that was keenly felt before the Daily Intelligencer entered the field.

Any person taking the Daily Intelligencer realizes that it is UNNECESSARY to subscribe for another paper to get the Local and

### Warring Against Cheap Loan Scheme

Some one recently remarked that it was astonishing how hard some men were willing to work in order to make a dishonest living. The field of rural credit is already producing a number of examples. Certain companies are actively at work promising farmers cheaper money than anybody else is able to get on equally good security. The eagerness with which some are accepting the bait is one indication of the need there is for a sound system of rural credit. It is not wholly the fault of the farmer who is taken in. A great deal of mental energy, combined with marvelous skill, is expended in preparing soul-compelling circulars which seem to promise the farmer everything, but really promise him nothing. If as much thought and skill were exercised in trying to convert sinners, we should be very near the millennium.

Stripped of verbiage and words which darken rather than enlighten, the scheme is essentially as follows: Such a company offers to lend you money on good security at, say, 3 per cent interest, and to allow you to repay the loan in easy monthly installments on the amortization plan. This sounds alluring, and, if you are not too persistent in asking what you are to get and when you are to get it, you sign an application for a loan on these favorable terms. In a few days you receive from such a company a contract for the loan for which you applied. The contract which you receive is duly signed by the officers of the company. Then you realize that the application signed by you and the contract signed by the officers of the company together constitute a valid contract, and that you are now in for it.

Under the terms of the contract you are to begin at once paying off the debt of, say, \$1,000 at the rate of \$10 a month, but you have not got your \$1,000 yet. Moreover, you do not know just when you will get it. The only thing you know is that you have got to go right on paying \$10 a month. You have, however, the promise that whenever the company has the money to spare, you will get your loan. Another way of saying the same thing is that when your turn comes, you will get it. This means that such a company has not got the money now, and that there are several other gentlemen whose turns come before yours. As fast as the company gets money it lends it out to these men each in his turn. When your turn comes, if the company lasts that long, you will get your money.

Now, where does this kind of company get the money which it is going to lend to you and the other gentlemen who have signed these contracts? Why, it gets it from you and those same gentlemen, and from no one else. Speaking to all of you collectively, it says, in effect, "Gentlemen, this company has no money of its own, but if you will pay your money into its treasury, we will then be glad to lend it back to you, if you will give good security, on very favorable terms, indeed."

If such a company ceased getting new contracts, it could not lend you your thousand dollars until you had paid in a thousand. It has no other source of income, and it can not create something out of nothing. If it continues to get new contracts after yours, then it can take the money paid in by those who follow you to lend to those who precede you. In this way your turn may come before you have paid in quite the full amount which you expect to borrow. But those who follow you will have to wait still longer on that account. If new applicants should sign up rapidly and in large numbers, and begin paying their good money into the company, the company may then be able to give you your loan tolerably early. But that only postpones the evil day. Those who follow you in such numbers, will have to wait longer and longer, unless the applicants should continue increasing in a geometrical ratio. But the longer this sort of thing goes on the greater will be the smash when it comes.

Unless you have been initiated into the mysteries of geometrical progression you may imagine that this sort of thing can go on indefinitely; but if you will take your lead pencil and figure while you wait, you will find that you may get your loan within a year there must be about 10 times as many applicants next year as there were this. In order that they may get their loans within a year, there must be 30 times as many applicants the following year as next year, and so

on indefinitely. Now, if there are 1,000 applicants waiting for loans this year, in 10 years there would have to be, at this rate, 10,000,000,000 new contracts in the tenth year. This is nearly seven thousand times the present population of the earth. But if you and all the applicants are willing to wait five years for your loans it would only take 1,024,000 new contracts in the tenth year to keep the company going. By the thirteenth year there would have to be 8,192,000 new applications. There are about 6,500,000 farms in the United States. If there were several companies like this operating on our farmers, you can see that the competition among them would, by that time, become what might be called severe.

But why mince matters? Everyone who has ever studied the question knows perfectly well that this sort of business is destined to failure. There are only two possible conditions under which it can possibly last, and both these conditions assume a degree of foolishness on the part of the American farmer of which even his worst enemy would not accuse him. One is that he will be willing, on considerable numbers, to continue paying his monthly installments into the treasury of the company until he has actually paid in as much as he expects to borrow back. A savings bank would be better because it would allow him interest on what he pays in, and when he draws out what he has paid in, he does not have to pay any interest, not even 3 per cent. The other is that so many of those who begin paying in their monthly installments will get tired of their bargain and quit, as to enable the company to take their money and make loans to the few who stick to it. If 9 out of every 10 who pay in money stop before they get their loans, the company may then make its loans within a reasonable time to the troublesome one who sticks to them. Under no other condition whatever can such a company last many years. One can predict its failure with the same certainty that one can predict the death of a human being. In neither case can one predict the day and hour, but that the event itself will occur within a namable period is absolutely certain. If, instead of paying \$10 a month into the treasury of one of these companies, one were to deposit \$10 a month in a savings bank, which would allow him interest month by month on all his deposits, the following table shows what he would have to his credit at the end of each year.

### Personal

- Prof. J. B. Watkins of Belton was in the city for a few hours yesterday on business.
- Nagistrate Hucklebee of Lowndesville was among the visitors to spend yesterday in the city.
- A. G. New of Greenville was in the city yesterday, a guest at the Chiquita hotel.
- J. Clyde Green of Belton spent part of yesterday in the city.
- Oscar Hodges, a well known attorney of Greenville, was in the city yesterday.
- C. M. Robbins of the Lebanon section was in Anderson yesterday on business.
- J. W. Allen of Piedmont spent a part of yesterday in the city on business.
- Walter Keaton of Ebenezer was in Anderson yesterday for a short stay.
- James McGee of the Long Branch section was in the city yesterday on business.
- C. M. Finley of Mountain Creek spent part of yesterday in the city.
- Henry Brown of Belton was in the city yesterday for a few hours.
- John T. Milford of Broadway was in Anderson yesterday.
- J. J. Inlay of Hall township spent yesterday in the city on business.
- J. Y. Reser, superintendent of the

## FIREWORKS DISPLAY

"BATTLE AMONGST THE CLOUDS"  
WILLIAMSTON, S. C.  
Friday Evening, September 25th

SPECIAL low round-trip rates from all stations to Williamston via PIEDMONT & NORTHERN RAILWAY.

We have secured at considerable expense Prof. and Mrs. R. L. Fox, dancing masters direct from the famous Castle House, New York City, who will demonstrate on this occasion all the newest and latest fads in dancing.

Don't fail to see "Ta Tao", the new Chinese dance which is all the rage in New York City.

Prof. and Mrs. Fox will also demonstrate the "Tango", which is the most beautiful dance since the stately "Minuet"

Special Concert by First Regiment Band and dancing after demonstration.

For further information (ask the Ticket Agent) or write—

C. V. PALMER,  
General Passenger Agent.

### The Czar of Russia and Keese's Gift Store both

are noted for fine diamonds. The beginning of what will possibly prove the greatest war in history, involving as it does the Czar of Russia brings to thought, the almost fabulous wealth of the head of that nation which will probably be a factor in prosecuting the great conflict. The Czar is noted for his wealth of diamonds. He probably can boast of the rarest possible collection of precious gems—and yet the Czar's Diamonds with all their beauty cannot excel the diamonds at Keese's. Why not inspect these? We have good clean stones at honest prices.

### WALTER H. KEESE & CO.

THE TAFFANY OF ANDERSON.

- Anderson count home, was in the city yesterday.
- L. W. Harris of Broadway township was among the visitors to the city yesterday.
- Lyman McPhail of Hall spent a few hours in the city yesterday on business.
- G. P. Pettigrew of the Hall section spent a few hours in the city yesterday.
- E. F. Reed of the Varennes section was in the city yesterday for a few hours.
- J. J. Moseley of Hopewell was one of the visitors to spend yesterday in the city.
- J. N. Knox of Centerville spent a part of yesterday in Anderson.
- J. T. Haynie of Flat Rock was in the city for yesterday.
- Gells Young of Belton was in the city yesterday on business.
- J. H. Wright of the Savannah sec-
- tion was among the visitors to the city yesterday.
- J. J. Martin of Rock Mills was one of the well known visitors to the city yesterday.
- W. M. McCurry of the Varennes section spent a few hours in the city yesterday.
- J. M. Bowlan of the Whitefield section was in the city yesterday for a few hours.
- Claude Keys, a well known farmer of the Broadway section, was in Anderson yesterday.
- Carl McConnell, one of the chain-gang guards, was in the city yesterday for a few hours.
- Mrs. Dawson Smith and daughter, Miss Alice, of Pendleton, were shopping in the city yesterday.
- Austrian Submarine Destroyed—London, Sept. 19.—6:45 p. m.—The British admiralty announces the loss of the submarine A-E-1 belonging to the Austrian fleet. No details were given in the cable from the Austrian government reporting the loss.