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MONDAY, SEPTEMBER 5, 1921.

**THE COUNTRY DOCTOR**

Mecklenburg county, N. C., which includes the city of Charlotte, is now without a single doctor outside the cities and towns. There are four counties in Massachusetts now without doctors.

There are several explanations for this. One is changed living conditions, including the building of good roads and the use of automobiles and telephones. A physician may live in a city or town, keep a telephone and an automobile, and visit his patients for miles around.

But the real reason, perhaps, is that the country doctor, as people used to know him, is passing. This is a day of specialization, with physicians as well as with everybody else. The general practitioner will soon be a thing of the past. In his stead there will be specialists in nervous diseases, stomach diseases, eye, ear and nose diseases, and so on. Indeed, we have almost reached that point now.

The physician who is not a specialist in some particular disease must be at least a diagnostician. He can tell you what is the matter with you, and tell what specialist to consult. The doctor who used to treat all diseases, and with fair success and, if need be, furnish all the medicines needed, will soon be known to the world no more.

But we don't know whether the world will be any better off or not.

**SOME PLAIN TRUTHS.**

Herbert Hoover, in a speech in Boston the other day, gave utterance to some plain truths which must appeal to all thinking persons, of whatever political persuasion. He discussed the industrial and financial situation of the world in general and in this country in particular at some length, and wound up with the following:

"But when all is said and done, the best cure for all depression is courage and applied intelligence and the return to the primary virtues of hard, conscientious toil and economy in living. On every side there is evidence that the vast majority of our whole nation is making an effort again in these directions, equaled only by that of 1918. While our recovery may be slower than some may expect, nothing can prevent the prosperity of a country where the people have enlightenment, the wish to work, the wish to produce, and the wish to do right by their neighbors.

"We are a nation of men, women and children. Our industrial system and our commerce are simply instruments for their comfort and happiness.

"When we deal with these great problems of business and economics we must be inspired by the knowledge that we are increasing and defending the standards of living of our people. Upon this soil grow all those moral and intellectual forces that make our nation great."

This is about the most statesman-like utterance that we have read in some time. It is inspirational.

The fact that the resources of this country are so great, and the people of the country themselves are so great, that we will not have any serious business depression for very long at a time.

And the more steadfast we are to the principles of common honesty and decent living, the more enduring and unassailable will be our prosperity.

**SEES NEED FOR NEW FARM CREDIT PLAN**

Anderson of Congressional Commission, Favors Permanent Agency.

Washington, Sept. 2.—Permanent agencies should be established to provide credit, running from six months to three years, for farmers' production and marketing purposes to fill the gap between short and long credits furnished by existing banking systems, Chairman Anderson of the Congressional commission, investigating agricultural conditions declared today in a statement. There is "immediate, imperative and conclusive necessity of setting up permanent machinery," he said.

The proposed credit, the statement said, must be of such character as to conform to the farmers' turnover and of sufficient flexibility to meet the varied requirements of different localities and different commodities. Mr. Anderson contended the credit should be extended "for a time sufficient to enable payment to be made out of the earnings of the farm, without frequent renewals which add to the expense of the borrower in fees and commissions.

Declaring that machinery of sufficient scope can be established only through federal legislation, the chairman held that once established, it should be self-sustaining, and should require no government support except possible for the initial capital required to put it in operation. A system established by such machinery, he continued, "must be comprehensive enough to meet the requirements not only of the large farmer borrower, but the small farmer borrower with limited assets.

"There are two essentials of such a credit machine," the statement said. "The first essential is an agency to deal directly with the farmers. These agencies should be sufficiently numerous to meet the requirements of every locality, of every commodity of every farmer. Two agencies now exist which might be used as the point of contact of the system with the farmer borrower. These agencies are the commercial banks (State and National,) and the farm loan associations as now established under the farm loan act. A new agency might be created in the form of cooperative credit association, built upon lines similar to the farm loan associations.

The second essential is an agency which can convert a large number of small obligations of the farmers into short-time debentures or other credit obligations, which can be sold to the investing public. In other words, it is necessary to have an agency through which the investing public can be reached.

"The character of both agencies is largely dependent upon whether it is proposed to have the debentures or securities absorbed by the deposit pool, represented by the deposits of the national and State banks, and the liquid assets of the country, or by the investment pool, representing the credit, ordinarily invested in long time securities.

"There is, in my judgment, no reason why both pools cannot be drawn upon for the proper credit requirements of the farmer.

"In setting up the agency to deal directly with the farmer borrower, it is desirable to use the primary credit agencies already existing, and there would seem to be no reason why it should not be possible to use both the commercial banks (State and national) and the farm loan associations.

"In like manner, in order to set up the agency to distribute farm credit to the investing public, whether in the form of the original obligation or in the form of debentures or other securities, it may be possible to use both the farm loan banks and the federal reserve banks."

On completion of its inquiry, the commission, Mr. Anderson predicted, would be able to recommend to Congress "a definite concrete plan," which, he added, would "complement the credit facilities now offered through the farm loan and the federal reserve systems," and "would give to the American farmer the most comprehensive and flexible credit system in the world."

**LIBRARY HOURS**

Beginning Friday the Library will open at half after three in the afternoon during the winter months.

**CARL WILLIAMS ON MARKETING**

President American Cotton Growers' Exchange To Speak In Four Counties.

Clemson College, Sept. 4.—Arrangements have been made by the South Carolina Cotton Grower's Association and the Extension Service of Clemson College for Mr. Carl Williams, of Oklahoma, president of the American Cotton Growers' Exchange, to speak at Greenville, Anderson, Columbia and Sumter, September 8 and 9, according to Mr. W. W. Long, director of the Extension Service, who thinks that this will be an unusual opportunity for South Carolina people interested in cooperative marketing.

Mr. Williams will speak as follows:  
 Greenville, 11:00 a. m., Thursday, September 8.  
 Anderson, 4:00 p. m., Thursday, September 8.  
 Columbia, 11:00 a. m., Friday, September 9.  
 Sumter, 4:30 p. m., Friday, September 9.

Carl Williams can tell the whole story of co-operation for selling cotton. He is one of the leaders in the organization of the Oklahoma Cotton Growers' Co-operative Association, which was the first state association completing organization, 34,000 farmers have signed the contract. The Oklahoma Association under the leadership of Mr. Williams and others is selling the 1921 cotton crop of that state under contract. He is also president of the American Cotton Growers' Exchange, which is the overhead cotton marketing association under which are federated the four or five state organizations already completed and to which will be added other organizations as they are completed. His coming to South Carolina should boost the organization work in this state and it is hoped that our farmers and others interested will make a point of hearing him at one of the four meetings.

Corn cob pipes costing nearly \$1,000,000 were sold last year.

**NATION'S BILL GIVEN ONCE OVER**

COSTS LESS TO FILL SWEET TOOTH THE PAST YEAR—MON- EY SPENT FOR CHEWING GUM GREATER THAN BEFORE—IN OTHER FIELDS.

Washington, Sept. 4.—It cost the nation \$54,000,000 less to fill its sweet tooth during the last fiscal year than in the previous year, according to preliminary annual statistics of the internal revenue bureau, \$408,729,560 being spent for candy in the year as compared with \$462,840,660 in 1920.

It cost more, however, to keep the country's jaws in motion the chewing gum bill for 1921, amounting to \$44,405,900 as against \$37,498,100 in the previous year. Facial decoration was less costly during the last year, the amount spent on paints, cosmetic and perfumes amount to \$145,019,100 as compared with \$160,693,025 during 1920.

In the field of art the curtailment was heavy, the amount spent for pianos and musical instruments dropped from \$273,582,420 in 1920 to \$220,160,000 in 1921 and the national bill for sculpture, painting and \$220,160,000 in 1921 and the national bill for sculpture, painting and statuary falling from \$15,431,330 in 1920 to \$11,630,270 in 1921.

**IRISH REPLY SENT TO CABINET**

London, Sept. 3.—Prime Minister Lloyd George has sent the reply of Eamonn de Valera, the Irish Republican leader, to his latest communication on the Irish peace proposals to London for circulation among the members of the cabinet. Having regard for the serious issues involved, Mr. Lloyd George has summoned a cabinet meeting to be held on Wednesday next at Iverness, Scotland. King George will be at Moy Hall

near Iverness and Mr. Lloyd George will visit him there.

Dublin, Sept. 2.—Sinn Fein Ireland today awaited publication of the text and of the note sent to Prime Minister Lloyd George yesterday by Eamonn de Valera and his colleagues in the Irish Republican government. Mr. Lolyd George is spending a brief vacation at Gairloch, Scotland, and it was announced that nothing relative to the Sinn Fein reply to the prime minister's note relative to the settlement of the Irish question would be given out here until it was known it was in Mr. Lloyd George's hands.

It was believed, however, that the Sinn Fein leaders did not discuss with the prime minister any of the points of his latest note with the exception of the final clause, in which further negotiations were suggested. There is evidently a desire upon the part of men high in the councils of the Republican movement to develop further the condition upon which dominion status would be granted Ireland, and there appears to be a disposition to consider favorably some features of the prime minister term.

**Civic Bodies Cooperate**

Charlotte, Sept. 1.—Practically every civic organization in the Carolinas is co-operating in arousing public interest in the Made-in-Carolinas exposition, it was announced today at offices of the exposition, the first event of its kind in these states, in which more than 200 "home" manufacturers will display more than 3,000 separate finished articles of merchandise.

**SCHOOL BOOKS**

Please do not ask us to charge School Books as the margin of profit is so small it doesn't more than pay half expense of handling them.

P. B. SPEED, Drug Co.

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**Fresh Salted Peanuts**

Try our fresh Salted Planters Peanuts when next you make a dish of Fruit Salad—You'll say they are fine.

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**50 Cents Pound.**

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**The McMurray Drug Co.**

**FREE GASOLINE**

Holder of ticket No. 858 is the winner of the Five Gallons of Free Gas given away last week. He can get his gas by calling at

**Sherard Brothers**  
 Filling Station.

**Another Big Reduction**

**On Overland and Willys-Knight Cars**

<p><b>Overland</b>  <b>TOURING and ROADSTERS</b></p> <p>List price ..... \$595          Freight and war tax ..... 90  <b>Delivered ..... \$685</b></p> <p><b>COUPE</b></p> <p>List price ..... 850          Freight and tax ..... 105  <b>Delivered ..... \$955</b></p> <p><b>SEDAN</b></p> <p>List price ..... \$895          Freight and war tax ..... 105  <b>Delivered ..... \$1,000</b></p> <p>All the comforts of a large high price Car combined with economy of operating the OVERLAND FOUR makes it:</p> <p><b>A GOOD INVESTMENT.</b>          25 Miles or More to the Gallon of Gas.</p>	<p><b>Willys-Knight</b>  <b>TOURING</b></p> <p>List price ..... \$1525          Freight and war tax ..... 135  <b>Delivered ..... \$1660</b></p> <p><b>ROADSTER</b></p> <p>List price ..... \$1475          Freight and war tax ..... 135  <b>Delivered ..... \$1610</b></p> <p><b>COUPE</b></p> <p>List price ..... \$2195          Freight and war tax ..... 170  <b>Delivered ..... \$2365</b></p> <p><b>SEDAN</b></p> <p>List price ..... \$2395          Freight and war tax ..... 175  <b>Delivered ..... \$2570</b></p> <p><b>The WILLYS-KNIGHT SLEEVE VALVE MOTOR</b> really improves with use. Let us talk this wonderful car over with you.</p>
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**E. W. GREGORY MOTOR CO.**

R. GLENN KAY, Manager

Phone 500.