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YORK, S. C., TUESDAY, JUNE 21, 1921.

VIEWS AND INTERVIEWS

Brief Local Paragraphs of More or Less Interest.

Some You Don't Know-Condensed For Quick Reading.

"There's real horse sense sonny in this old Arab proverb," said the Old Timer as he sat on the courthouse steps this morning whittling a stick: He that knows not, and knows not that he knows not, he is a fool; avoid

He that knows not, and knows that he knows not, he is ignorant; instruct

He that knows, and knows not that he knows, he is asleep; awake him. He that knows and knows that he knows, he is a leader! Follow him. Peppery Paragraphs.

We shall have smiling friends as long as we keep still and let our money do the talking for us.

Economy enables some people to pile up a lot of money for the benefit of the get-rich-quick promoter. Some women seem to enjoy boasting

of their troubles. Most parlor ornaments are probably so-called because they are not.

Many a so-called truthful man is merely a diplomatic liar. Music may even have charms for the

savage who is pounding the piano. Dead men tell no tales but their friends do.

Don't attempt the things you can't do-and some of the things you can. Any man can tell a lie, but it takes a born diplomat to induce people to believe it.

About all that a pretty girl asks is a chance to show off.

Skits and Skats.

A bright young woman of Bethel township who has a very keen sense of humor and who keeps her eyes and ears open as she goes through this Vale of Tears sends Views and Interviews this couple of skits: If Eve had been as

'Fraid of snakes As women are Of mice, We'd not have had to Pull up stakes And move from

Ole Mistah Trouble, he comes along one day, An' he says, "I'se gwine ter get you, so you bettah run away. I likes to see you hustle; dats de way

I has mah fun. I knows I kin ketch up to you; no mattah how you run."
ays: "Mistah Trouble, you'se been

a-chasin' me Ebbah since I kin remembah, tired as I kin be: Now I'se gwine ter stop right heah, an'

turn aroun' a facin' you, An' I'll lick you ef I kin, an'fin' out jes' what you kin do.' Ole Mistah Trouble, he look mightly

ashamed; An' acted like a buckin' hoss 'at's suddenly been tamed. Den he turns aroun' and trabbles off.

a-hollerin' 'out, "Good-day! I aint got no time to talk to folks acts such a-way.'

Sweet Potatoes.

John R. Blair, farm demonstration agent for York county, who spent 4,200 miles. Saturday in his office at the courthouse was talking to Views and Interviews about sweet potatoes and their fertilization at this time. Said Mr. Blair: "Owing to the fact that there are a great many sweet potatoes planted in York county this year it great lover of potash and amonia and 295, totaling 5,365 miles, empty into where a farmer thinks he has not already applied a sufficient amount of these elements it would be well to apply on light, sandy lands 75 to 100 pounds of soda and 100 to 150 pounds of kainit or 50 pounds of 48 per cent. potash, or better still 100 pounds of nitrate of potash per acre as it contains a combination of 18 per cent. amonia and 16 per cent. potash. On the richer soils I would advise only the application of either 150 pounds of kainit or 50 pounds of muriate of potash per acre, as too much amonia 31, announced by the census bureau. on rich soils has a tendency to make the potatoes too rough and large and will make them much more susceptible to rot. I might also add that sweet potatoes like other crops need to 31, 130,471 tons, compared with 47,077 be clean cultivated. Crab grass above all is one of the worst enemies to growing sweet potatoes; therefore they should be carefully hoed and plowed compared with 79,517,509. and see that the grass is kept down until they are laid by."

News and News.

Stepping past the desk of Views and pared with 345,536,710. Interviews a gentleman approached the desk of the editor a few days ago and announced:

"I have a piece of news that you can put in the paper, if you want." "What's that?" asked the editor.

day." "Did you bring us any?" asked the

"Why no," said the visitor, looking

them? I thought you liked to print 41,415 running bales, compared with surprised, "should I have brought things like that."

"To be right frank with you," declared the editor, "we are not hunting news of that kind. Of course there is

ears this year, it might be worth while to mention the circumstances; but for all we know a good many people may be eating roasting ears and we do not care to mention yours for the reason that it might cause others to wonder why we had not mentioned theirs. Then again if we mention your roast-PICKED UP BY ENQUIRER REPORTERS ing ears others might come along and ROADS PLAYED AN IMPORTANT PART tell us as how they are eating potatoes, cabbage, tomatoes and other things Stories Concerning Folks and Things and lots of people would be wonder-Some of Which You Know and ing what we print all that stuff for." "Well somehow I had not thought of

all that," said the roasting ear man. Automobile Upkeep.,

"There is not nearly so much doing in the car business as there used to be," said a leading garage man to Views and Interviews yesterday, "and the tendency seems to be in the direction of less repair work instead of more."

Views and Interviews asked quesions calculated to develop the ideas of the garage man.

"What is the trouble, hard times?" "That is part of the trouble, but only a part of it. There are a good many cars standing-more than you have any idea of; but still there are enough running cars to keep the garages as busy as ever, if as large a proportion of them were coming to the shops; but the cars are not coming like they did. "We don't get many of these min-

imum charge jobs any more. When we work on a car at all it is because of some job that the average man cannot fix without expensive machinery, which he has not got.

traveling than anybody else; but it is roads effectually stalled the weak envery little that we do for the doctors gines of that day and put a damper now because most of the doctors are on the infant industry. So the French able to take care of their own cars and they prefer to do it rather than ed the various parts of its anatomy, pay the repair bill.

the matter with it. There is something whatever. Now such words as chaufbent or broken or lost, and the damage feur, chassis, garage, tonneau, limoucannot be repaired except by a machinist of experience.

"If you have noticed too," the speaker concluded, "there are not so many tinkers in the garage business as there

Learn a Little Today.

By, the way did you know that-There are estimated to be 3,424 languages or dialects in the world. Of these, America is said to have 1,-

The others are distributed: Europe, 587; Asia, 937; Africa, 276. More people speak the English

language than any other. Next come, in the order named, German, Russian, French and Spanish. The English language is spoken by

more than 150,000,000 people. It is estimated to contain approximately 700,000 words.

Of these, nearly half are scientific or obsolete terms. Shakespeare used about 15,000 dif-

ferent words in his writings. Milton used about 7,500.

Persons of superior culture are familiar with more than 5,000 words. Ordinary persons know 2,000 to 3,000. Illitera! persons use about 300.

The Missouri-Mississippi is ongest river in the world? Its length from the source of the Mississippi to the Gulf of Mexico, is

The Mississippi has 53 branches? . The total navigable length of the

Mississippi and its branches is 13,912 miles? There are 295 navigable streams in the United States?

Their total length is 26,410 miles? One hundred and forty-eight of the

Thirty-eight, totaling 1,606 miles, empty into the Pacific? One hundred and seven (including

the Mississippi and branches) totaling 19,124 miles, empty into the gulf? Two, totaling 315 miles, empty into

Cotton Seed Statistics for April.-The monthly cottonseed and cottonseed products report for the 10 mobiles means a room or building months' period from August 1 to May

last Friday shows: Cotton seed crushed 3,892,951 tons, compared with 3,962,570 for the same period a year ago, and on hand May

a year ago. produced 1,249,224,428 Crude oil pounds and on hand 70,198,795 pounds,

Refined oil produced 1,066,722,042 pounds, compared with 432.795,248, tank or eask. The gasoline-tank is and on hand 334,065,303 pounds, com-

Cake and meal produced 1,713,191 tons compared with 1.754,870, and on hand \$4,283 tons, compared with 216,-

Linters produced 423,605 500-pound bales compared with 602,862, and on which looked like a cask. Of course, "Had roasting ears for dinner to- hand 180,090 bales compared with 233,-237.

Exports for the period were: Oil 265,424,607 pounds, compared with 137,806,297. Cake and meal, 205,983 tons, compared with 210,738. Linters

The productivity of the banana is much greater than that of other foodbearing plants. One acre, under this region would be cance a Education scientific entity on, will annually inc. The ladies thereabout—the peasunder have enjoyed home grown roasting variation in character.

ant ladies, be it understood—wear a business within the jurisdiction of the Philippine Islands to keep books of account in any language other than English. Spanish or a native dialect

ABOUT THE AUTOMOBILE

Machine Born in America and Developed in France.

Willingly. "Flivver" is good old United States,

proletarian sort of word, but now of the French language is comprised within automobile terminology. The French early took the lead in the new industry, because they had the requisite imagination, capital, mechanics and some of the best roads in Europe. In those days an automobile could not be steered casily out of ruts; it could not climb telegraph-poles and jump_fences without serious damage to itself and its owner; it could, be managed only on the best of highways, with which France had had the foresight to provide herself. In England "Used to be that we did a lot of progress was delayed by legislation work for the doctors, who do more and in the United States the poor took the automobile and christenand later, when both motor-engines and our roads had improved, we adoptnowadays there is usually something ed the names without any ceremony sine and the rest of them are common the word "gas," which was invented by facturer, writes Albert N. Atkinson in

> history and informs us that-The word "chauffeur" means a fire-

as automobiles are used. But the French dictionary gives another definition of the word which is not so complimentary: a robber. It seems that in the Middle Ages there were bands of marauders who had their own methods of exacting toll from frequenters of the highways. If these unfortunate people did not contribute as much as the robbers thought reasonable they had a playful way of warming the victims' feet by building a fire under them which soon overcome any unwillingness. As this gentle practice antedates the steam-engine by several centuries, the word, it will be seen, has almost a high antiquity, so that it is a far cry from the lowly chauffeur of the Middle Ages to the lordly autocrat of the modern automobile. Be that as it may, some people

out in the modern taxicab-driver. to mean the mechanical part of the is removed. It is now used in this

road-siding, but as applied to autoclose analogy, for the cars-are switched off the main line for the time being. it is not a storeroom or repair-shop, but is similar to a livery-stable, where your horse and rig are, or rather were, kept in proper condition, ready for

same name, and so it was naturally You would hardly ask your lady

friends to "jump into the tank." But the word "limousine" has the most picturesque origin of all. It is named after the head-covering of certain ladies of France; the inhabitants of the region around the city of Limoges, which was the capital of the old province of Limousin. A woman of this region would be called a Limous-

as a limousine because the ladies of Limoges-the peasant ladies-wear it. The French have a sort of covered

Practically all the Words Used in the

but "limousine" is French, originally a imited in its use to kings of finance, needed, but they have become fixed in brokers, porfiteers, and favorite sons of the language. fortune. America manufactured the was a pure affectation, much as the first automobile, but she had to borrow her automobile terms from the French, where airplanes are stored. In French which explains why they have such a the word merely means a shed for classical sound and why they are so well beloved of those whose knowledge

every-day words in our language. They were not made up from nothing, like a chemist, or "kodak," by a manu-

the New York World. They were words already in common use in France and were naturally used in the new industry as the ones most suitable. The writer dclves into word

man or stoker. A man who fires a boiler is called a "chauffeur" in French. There is a curious survival here which is difficult to explain. The early cars were steamers and required two men to operate them, the "mecanicien" and the "chauffeur"-the machanic and the fireman respectively. But as the word has now acquired a definite legal automobile, it will probably last as long

claim to have found the same strain running down the line and cropping

"Chassis," the next word on our list, means a "frame" but is now taken car-all that remains when the body sense in French as well as in other languages.

"The word "garage" means a railwhere cars are kept ready for use-a

immediate use when required. The word "tonneau," applied to the rear seats, has apparently passed out of use, although it was once heard very frequently. It merely means a called a "tonneau" in French, and the rear seats weer called the tonneau because the back of the car was almost circular in outline. The French had a circular cart which was called by the applied to that part of an automobile the word was adopted in this country as it sounded more automobilious.

cart, much like a prairie-schooner, which was named a limousine because Organizer Delivers Public Address it was covered with a hood, and when the closed winter body of the automobile was devised, what more natural than to call it a limousine also?

Thus we see the evolution of the PRINCIPLES OF INVISIBLE EMPIRE word from the peasants' coif to the modern high-powered automobile; Description of Various Parts of the but, while all the ladies of Limoges Machine are of French Origin; but and vicinity own limousines and some America Has Adopted Them Quite of them more than one, and even go driving in them, yet they are not all run by gasoline!

> Looking over the above list we see that some of the words were not really "Tonneau," however word "hangar," applied to the place wood, cows, or any other use. If a word had to be coined, why not use 'airage," meaning a garage for air planes? And why not pronounce it so that a Frenchman could understand it? It sounds very much like ong-gar," and not as it is usually pronounced, like the English word "hanzar." However, few of the words we get from the French would be recognized at home, the words elite and limousine being notable exceptions. But the French have just as much trouble domesticating the many English words they have adopted, so the odds are even. As long as this is so there is no danger of ending the Franco-American entente cordiale. But if both nations, when borrowing each other's words, were required to learn the pronunciation also, there is no telling what disasters might be precipi-

WORLD'S STRONGEST MAN

Safety Lies in Keeping Within the Limits.

Coney Island, N. Y., June 14,-"1 do anything I really want to do, but I never go the limit," said Warren Lincoln Travis, strongest man on earth in explaining to me his meteoric rise from a sickly youth.

Travis is modest. He doesn't boast. But he is proud that he has succeeded in defeating the three other great strong men, Eugene Sandow, Arthur Saxon and Louis Cyr. Travis is older than all three, but he possesses their combined strength.

Pinned to his leopard skin girdle is a \$10,000 Liberty Bond. Any man can have it at a moment's notice, or any woman too, if he or she can meet the tests of strength that Travis performs daily. "I was born on the East Side of

New York; practically reared in the gutter," says Travis. "I was sickly standing, meaning a paid driver of an and weak. Had nosebleeds and hemorrhages several times a day. I couldn't study; I couldn't learn. I had no will power.

each other to do stunts. There was an old truck near our house and I discovered I could push it 10 feet if I grabbed hold of the tamboard, in a certain way. The other kids couldn't budge. That made me proud and gave me self-confidence.

"Self-confidence and the ability to bluff yourself into doing anything you want to do is nine-tenths of success.

"The more I exercised the stronger became. That's how I won out." "What do you mean, about never

going the limit?" "Every man's capacity in everything he does is limited," he answered. "He can smoke only so much, work only so much, drink only so much, eat only so much. If he goes the limit of his capacity in any one of these things, he will break down. If he will go only two-thirds of his limit he will bank up energy, and energy, like a storage bat-

tery, will recharge itself. "The whole thing is, don't go to ex-

"But," I said, "you just lifted 15 men having a combined weight of 3,500 pounds, and you didn't seem to exert yourself. How did you acquire

life three men I stuck to two until I empire," he said. could easily life five, then I practiced

lifting four, and so on." "Do you live on a special diet?"

"No," he said, "but let me give you some good advice. Eat less meat; instead of drinking coffee, drink tea (if lotte but what needs a little strengthyou must have a stimulant); laugh all the time; wear loose clothing, loose collars, comfortable shoes. Keep your teeth in first class shape; sleep nine hours a day."

Travis is fond of ice cream and sweets. He eats a quart of the former and several pounds of the latter daily. He says they agree with him because they put on flesh and his violent exercise burnsqit up; thus he is kept in trim.

He refuses to worry and he will not get excited.

war; he can tear a 1,200-page three- are are a women and gard, know his institution through the point tory in half and his fondest exercise is he declared, saying that the sweetest of contact which they have with it. If to play around with a 1,400 pound word he ever heard was "home." The a salesman in a store is loud-mouthed creditors paid 100 cents on the dollar, dumb-bell.

- It is illegal for any person, firm, company or corporation engaged in of account in any language other than English, Spanish or a native dialect. the table and got on his kee beside it.

KU KLUX PROPAGANDA

in Charlotte.

Claimed That the New Organization Has Already Made Nation Wide Headway-Atlanta Man on the Job. Charlotte Observer Saturday:

Principles of the reorganized Ku Klux Klan were dramatically and effectively told last night in the first public lecture in this city at the auditorium before a large audience by Dr. Caleb A. Ridley pastor of the Central Baptist church Atlanta Ga., following an introduction by Dr. Luther Little pastor of the First Baptist church in this city.

Thrills and something of a breathlessness held the people who entered the auditorium, as the white-robed figures, saying never a word, ushered attendants into the building, through the doors, up the aisles and into their seats by merely pointing the way.

tions on the stage. While in the midst of his dramatic

march toward the door beside the stage disappeared, except those on the stage. upon by the public. Likewise, Dr. Ridley, during his ad-

aside, for it was a hot night, turned to There was a day when each business his audience and said: "If any of you man might consider himself a unit unwant to pull off your coats, go ahead; to himself. That day has departed. I've already got mine off." Many in Today, he is but a unit in an industhe audience anticipated his invitation. try. Dr. Ridley lived up to Dr. Little's insleep, for he kept up a continuous line, and buggy. of information, humorous twists and turns of his speech, as well as of body,

The audience rose as the orchestra L. H. Washburn, pastor of the Advent prayer, which was followed by "The

Star Spangled Banner." "There is not one principle in the Ku Klux Klan but what I believed in 100 years before I was born. I would rather speak to a gang of Hottentots than I got better. We kids used to dare a group of men in the south who have ganization, at least in spirit," said the instill twice the amount of confidence

> anti-Catholic, anti-Jew, the speaker could double the effectiveness of every asserted, saying that the Catholics have put up a barrier which he cannot process or putting forth any additional cross and which they will not. Not one effort. This would permit you to do man in authority reflects on the negro. the Catholic or the Jew, he asserted but added that there are lines of demarkation which neither can or will

> One of the objects of the organization is to perpetuate a memorial to the advertising. As reader confidence goes spirit of the southern founders he said, up, so do sales and the value of adveradding that it is not confined to the tising. As reader confidence goes down, south, but is all over the country, the so does the value of advertising and so second best organization being in New do sales. York city. He paid high tribute to the whiskered leader of the forces of peace in reconstruction days, Nathan B. For-

speakers to come and tell the people five years. Like all new things, its last three years, he said, adding that north of the Mason and Dixon line to future is apt to be overlooked in the Philadelphia is the incubator of comkeep 25 men going for two years, he desire to use its most powerful appeal, said, stating that seven men have already been sent to the Pacific coast. facturers have sufficient vision to real-Within one day and in one state 1,222 ize this fact, it has been overlooked by saying that special training is required

day are worse than any that threaten- advertising, but their activities have ed the south during the reconstruction been so pernicious and their copy so said, explaining the laws under which period, said Dr. Ridley, adding that outstanding that they have reflected on there is not a city the size of Char- all advertising. ening of the moral and civic backbone. was formed and is now operating to vestigator co-operates with the banks "It will not be more than a thousand prevent this abuse; to protect reader or two years before that thing I am confidence; to maintain a more careful talking about will make impossible the watch on copy-in short, to make adneglect of law that is now permitting vertising more trustworthy. people to run wild," the speaker said. One of the cardinal principles of the

be destroyed," saying "You must de- erful business force. stroy Carthage, or Carthage will destroy you."

men of the first organization put their and blatant, that sort of man, to the and \$40,000 turned back to the bankprotecting arms around the women and customer's mind, owns the place; and rupt, Mr. Keelor said. girls and these will do it today, he if he is untruthful, his statements are said.

"No member of the invisible empire will ever bow a knee to the flag of any

other nation," he shouted. "If a man does not love Old Glory, he could not get into the empire if every hair on his head were worth a million gold dollars."

White supremacy was given as another of the principles of the organization, he said, telling of the dangers that threaten in this line, as he has found by investigation before and since he became president of the Dixie defense committee five weeks ago.

Cards had been distributed to men entering the door and Dr. Ridley asked those wishing to join the organization to sign them and give them to the ushers as they went out.

An informal reception was helû in the Selwyn parlor yesterday afternoon, a number of men calling on Dr. Rid-

THE MODERN SALESMAN

Advertising Tasks.

Advertising is the great modern salesman, accomplishing titanic tasks for legitimate business, doing an in-Probably 50 members were attired finite number of important things in these white robes, with skirt and which would be impossible by any jacket effect, high-pointed white head- other method-such was the inspiring gear, ending in a red tassel, and with picture drawn in an address before a white mask over the face, the only the world convention of advertising in openings being the holes for the eyes. Atlanta, Ga., last week, by Richard H. Several of these were stationed at dif- Lee, of New York City, director of the ferent points along the route of the at- National Vigilance Committee of the tendants, while the larger number of Associated Advertising Clubs. Mr. white-robed figures occupied posi- Lee's address was one of the outstanding features of the entire convention.

"Markets are in the minds of people, address, Dr. Ridley brought a chair to and can be created through truthful the front, took a seat and continued his advertising," he declared. "Legitimate talk. Whatever the reason, at this, as business thus can control its own dea signal, the white-robed figures on mand, and therefore, it can be master the floor and balcony began a silent of its own destines, in proportion to the degree in which advertising is used and within a minute or two, all had legitimately and is believed and acted

"The old methods of doing business dress, peeled off his coat and cast it are gone. They are never coming back.

"Once, he sent traveling salesmen, troduction in at least one respect, that floating down creeks in skiffs and they he did not allow his hearers to go to drove into the back woods by horse

Advertising, the Common Salesman. "Today, the products of America are stamping his feet, kneeling, pounding being marketed by a common salesthe table and shaking his head and man. Advertising. Each advertiser pays but a part of this salesman's salary, but no longer can any business struck up "America," after which Rev. man say to himself, "When my competitor deals unfairly with the public, Christian church, offered the opening he hurts only himself, for if his competitor misuses advertising, he impairs the standing and the usefulness of Advertising-the common salesman for

"Confidence is the basis of all sales. If the customer does not believe what you tell him, certainly no sale is possible, but on the contrary if you could in the buying public, your sales would The organization is not anti-negro, be made in one-half the time and you sales person without any speeding up your present amount of business with one-half your sales force or to double the amount of your business with your

present force. Reader Confidence is Everything. "Reader confidence is all there is to

"Advertising as we use it today is a wearers of the gray and to Robert E. comparatively new thing. Of course, Lee, and also to the keen-eyed, black we have always had advertising in some form or other, but its use as a seller as now employed has been developed largely within the last twentyand while most merchants and manutimes a day. When I found I could men were received into the "invisible some and deliberately ignored by others. Fortunately, they are few in pro- short time to determine if such is the Perils that threaten civilization to- portion to the total number who use

"The National Vigilance Committee struction or hiding of property, false eree and the bankrupt, through which

Advertising is Simply Marketing.

"Advertising after all, is just marorder is separation of church and state, keting; but when you stop to reflect and that is not a whack at anybody, he that we have but two arms to all insaid. He quoted the oft-repeated dustry in America-Production and words of Cato in the Roman senate, Marketing-you get some conception "Carthage dienda est," "Carthage must of what it means to im air this pow-

war; he can tear a 1,200-page direclaid at the door of the house itself. "The organization lives, represents, The whole sales force, and especially stands for-see that-" and he lifted the greatest salesman, Advertising, are

COMMERCIAL CONSPIRACY

Aggravated North Carolina Case Un-

der Investigation.

LAWYERS SUSPECTED OF COLLESION

Well Known Philadelphia Credit Man Is Engaged in Running Down the Facts, and Promises to Make Serious Trouble for Somebody If He Can.

Charlotte Observer, Saturday. "There are six lawyers in North Carolina against whom we have evidence and to whom we shall turn our attention as soon as the cases against the 28 Syrians of eastern North Carolina, coming up in Federal court in Raleigh next week, have been disposed of."

This announcement was made by C. H. Keelor of Philadelphia, commercial fraud investigator for the National Association of Credit Men, at the monthly luncheon of the Charlotte-As-Accomplishes Gigantic sociation of Credit Men held yesterday at 1 o'clock at the Southern Manufacturers club.

Mr. Keelor said that the six lawyer in question are among those who are cept a retainer's fee of \$50 or more then write to the northern creditors, tall them that the debtor is execution proble and throw the papers away. These will receive the attention of the asso-

ciation, he stated. The 28 Syrians in the eastern part of the state are to be tried next week on fraud charges, he announced, one of the most wiry ones, a young man, having turned state's evidence, after having perpetrated some of the worst frauds in the history of the nation, starting a store, stocking up with goods, failing and starting another store under the same name or another name in a nearby town, carrying this method through several times, Mr.

Keelor said. Announcement was made by Louis M. Hipp, president of the local association, that names of 75 paid members had been forwarded to the national association. Charlotte has taken the bagner for membership in class B cities and John L. Scott won the individual prize for adding a round dozen members, President Hipp announced .. Mr. Scott, called upon for an explanation said that he had something good to sell, rather than being such a good salesman.

I. C. Tripplett was programme chairman for the day and presided over the meeting, introducing the speaker. The question of dispensing with meetings until September was brought up and will be finally decided at a meeting of the directors. C. H. A. Rupp, secretary, announced that if a constitution and by-laws are thought necessary for the organization, they may be adopted later.

Mr. Keelor said that reports of President Harding bank system, are that liquidation ide progressing rapidly, that wages and interest rates are coming down and that there will be enough money, not for speculation, but for legitimate business. By fall business will be on an even tenor and confidence, the most important factor in business, will be re-established, he predicted.

Mr. Keelor quoted C. H. Tregoe, secretary of the national association, as saying that the country has been driving its automobiles at such a rate of speed for the past few years, that the brakes had never been applied and that they had, therefore, become inoperative when an effort was made to call a halt. However, disaster has not been met within the past five or six months and the country is getting along, he said.

In 1920 there were 8,463 failures in business, an increase of 54 per cent over 1919, and a decrease of 10 per cent on 1918 failures and less than half the number on 1915. Since January 1, In many cases it is "all smoke and

the government, not the creditor, he The main one is the bankruptcy law, he said, telling how the fraud inwith attention to embezzlement, de-

accounting, looking after both the ref-

no fire," the national officer stated,

the creditors are often sayed big accounts. Last year in Wisconsin a manufacturing firm was placed in bankruptcy, the referee named and later sold the property through an auctioneer, his nephew, to his son, who took charge of the business and began operating it. an opportunity for personal contact An investigation showed that the son The organization stands for uncon- with his customers. They learn to had no money to begin with, that his

> The conspiracy act and misuse of the mails are two other forms of violation, Mr. Keelor said, issuing a warning to credit men to always keep the envelope in which a false statement of bus-

> > (Continued on Page Eight.)