

# LOCALS

Little Ralph Campbell, three and a half-year-old son of Mr. and Mrs. Ralph H. Campbell, who was hit by a train two weeks ago Monday, will be removed from the hospital where he has since been confined on Wednesday and taken to his home. He will be under the care of a trained nurse for at least two weeks longer. Friday the small boy underwent an operation to partially alleviate the skull fracture and concussion which caused him to be unconscious for several days. His condition is said by attending physicians to be satisfactory.

See the newly knitted suits for spring at Shipley's. New shades, new weaves to \$18.50. 69\*

Mrs. Orris Fry, who with her two children has been spending several months in Salem, will leave by motor Tuesday morning for Denver, Colorado, where she will join Mr. Fry. They will make their home there.

Chow dog, must dispose of my 7-month old female pedigree chow. Papers and license \$25. See at Flake's 1/2 mile north of Valley Packing Co. on Pacific highway. 70

Arrangements have been made for a no-host dinner at the Y. M. C. A. Tuesday evening at 6 o'clock for Prof. Alley of Dana college, New Jersey, who is being brought to Salem by the local branch of the National Council for Prevention of War. Prof. Alley will make a public address at the First Methodist church Tuesday night at 8 o'clock. He will not speak at the dinner but will answer questions relating to international problems, and local people attending the dinner are asked to have such questions prepared. Only those making reservations by telephoning 9117, 5605 or 7169 before Tuesday afternoon will be accommodated at the dinner.

Special baby chix sale Tuesday and Wednesday. These low prices will surprise you. Salem Chickeries, 304 N. Cottage. 70\*

A default order and order for sale of attached property have been filed in circuit court in the case of L. D. Stickle's Shoe company against the Foot Health Shoe company.

Free use of brushes and paints, in plaque making at Mrs. Trover's studio. 69

Complaint for foreclosure has been filed in circuit court by Benjamin Franklin Savings & Loan association against C. M. Jones.

Dry wood, coal, Prompt del. Phone 5000. Salem Fuel Co. 69\*

The estate of David F. Wagner has been admitted to probate with Emma F. Wagner named as executrix. The estate is valued at \$10,500. Under terms of a will \$5 each is left to a son, Basil H., and a daughter, Anne M., and the residue left entirely to the widow, Emma F. Wagner.

Spring is here—so are the new novel knitted suits in two and three piece versions ranging in price from \$10.50 to \$18.50 at Shipley's. 69\*

A six months old Rhode Island Red pullet presented its owner, Mrs. W. E. Adelhart, route 6, box 3-34, in the Four Corners district, with an egg that weighed one-fourth of a pound. Mrs. Adelhart brought the large-sized egg to the Capital Journal office Monday, where it was found to be nine inches around the long way and seven inches in circumference the short way. The egg originally had a double shell. The pullet that laid the egg only weighs about five pounds herself and is one of the smallest in the flock at the Adelhart place.

J. Albert Long and Miss Alberta Holliday were married at noon Monday by Justice of the Peace Hayden. Both were residents of Multnomah county.

An automobile belonging to Leonard Falst, route 7, was stolen Saturday night from near Willamette university, but was later recovered.

Motor vehicle accidents reported over the week-end were: M. L. Cantwell, 210 Mission, and an unidentified driver, at State and High G. W. Hunt, 1183 Market, and R. C. Magee, 1036 North Capitol at Commercial and Center, Meri E. Dimick, 749 South 21st, and F. J. Mack, on High between Chemeketa and Center. Jack Lederman reports that his automobile skidded at Needham bridge, crushing three occupants.

Ned Rich, patrolman above Mill City, telephoned the county court Monday that a small slide had placed on a section of the road above Mill City. Roadmaster Johnson went up to investigate and take necessary steps as to its repair. He believed that the slide was in the same place where similar trouble was had last year.

Returns on executions have been filed in the following cases: M. E. Townsend against J. W. McEbe, property sold to plaintiff for \$1,708.29; H. W. Smith, trustee against Henry L. Bents, property sold to plaintiff for \$16,416.04.

Affidavits of prejudice against Judge L. H. McMahan and asking for change in Judge, have been filed with the county clerk in the cases of Alice Graves against Hazel Gosser.

The music department of the Chemawa Indian school will present a program of vocal and instrumental music in the large gymnasium of the Salem Y. M. C. A. next Friday night. The program is being prepared under the direction of Prof. Ruthyn Turner. The entertainment, one of the regular series of Friday night lobby programs, will be transferred to the gymnasium because of the conference of last Friday night's attendance at the lobby program was one of the largest in the history of the institution. The building was packed to capacity and before time for the lobby to start.

The 11th annual Older Boys' conference for high school youths of Polk and Marion counties will be held in the Salem Y. M. C. A. Friday and Saturday of this week. The general theme for the conference will be "Facing the Future." C. A. Howard, state superintendent of public instruction, Prof. Salzer, director of vocational education of Oregon State college and Jim Palmer, religious work director of the Portland Y. M. C. A. will be the principal speakers.

Rev. R. V. Wilson, pastor of the United Brethren church, will speak on "The Significance of Easter" at the Tuesday luncheon at the Kiwanis club. Music will be furnished by the Knight Memorial Congregational church by Benette Edwards, Harriet Adams, Rev. H. C. Stover, pastor, and Donald Allison, accompanist.

Reserve officers of the district will meet at the Spa Wednesday evening at 6:30 o'clock. The subject of discussion will be signal communications for all arms and services with Major James H. Tierney the instructor.

## OREGON SAFE FOR ROOSEVELT

New York, March 21 (AP)—Carl C. Donagh, chairman of the Oregon democratic state committee, in a letter received at Roosevelt headquarters today, characterized Oregon "absolutely safe" for Governor Franklin D. Roosevelt in his re-election campaign for the democratic presidential nomination.

In a letter to James A. Farley, chairman of the New York state democratic committee and Governor Roosevelt's unofficial campaign manager, Donagh denied a rumor which had been circulated that he had "come out" for Speaker John Garner, also a potential candidate.

"Outside of general admiration for Mr. Garner by democrats because of his prominence in the party, there is no evidence of support or demand for his nomination, nor has there been any movement whatever in his behalf," Donagh wrote.

"There has been some talk in behalf of Governor Murray of Oklahoma and Governor Ritchie of Maryland, but so far that has not materialized. Governor Roosevelt is the only one whose name has been qualified to date to enter the primaries."

The Oregon primaries will be held May 19.

## CHURCH HANDBOOK ON BIRTH CONTROL

London, March 21 (AP)—A handbook on marriage and birth control has been prepared by the British social council with the approval of the Archbishop of Canterbury and at the instance of the archbishop's advisory committee. It is planned that the book be available to every one and not confined to the churches.

Considerable space is given to examination of practical birth control methods. The dangers of some forms of birth control are contrasted with the advantages of others based on thorough research by experts.

It was believed that other religious leaders, including the chief rabbi, would approve the book, which may be used by the clergy in advising betrothed couples.

Total registrations for emergency highway work to date is 1416, with 87 placed on state work and 31 on county roads during the past week. It is reported by E. A. Kenney, manager of the U. S. employment bureau. During the week there were 175 calls for men and women, 178 referred and 122 reported placed. Twenty-two farm hands were placed and 19 common laborers in the addition to street cutters and one earth salesman and janitor.

There were no calls for three bookkeepers, two truck drivers, two cooks and one each engineer, fireman, logger, carpenter, store clerk, mechanic and electric welder. Five of the six applicants for housework were placed with no calls for three waitresses, two restaurant waitresses, one woman bookkeeper and one teacher.

The annual Maundy Thursday banquet for Scottish Rite Masons and their wives will be held in the Masonic temple Thursday evening at 6:30 o'clock. All members of the Scottish Rite degree are invited to attend. Reservations for the banquet are being made with the chairman, Dr. E. F. Pound, at telephone 4920.

After pleading guilty in justice court Monday to a charge of unlawful possession of intoxicating liquor Victor B. Meier was fined \$100 and costs. He was unable to produce the fine and is in jail.

Several local merchants were victimized by James S. Taylor who waived preliminary hearing when taken before Justice of the Peace Hayden Monday. He was bound over to the grand jury with bail fixed at \$1500 which he was unable to furnish, but he is in jail. The charge was uttering a forged instrument.

Influenza, with 45 cases, headed the list of communicable diseases reported by 93 percent of the physicians for Marion county during the week ending March 12, according to a report issued by the state department of health. Other diseases reported included one whooping cough, two tuberculosis, six pneumonia, two chickenpox, and two mumps. There were 223 cases of influenza reported in the entire state.

The Government of Argentina will increase its public-works activities.

## Kite Flying Craze Hits at Gold Beach

Gold Beach, Ore., March 21 (AP)—Visitors to this coast city might hardly believe their eyes when they see local business men romping about flying kites.

The simple explanation is, however, that Gold Beach grade school pupils are planning a kite-flying contest here Friday afternoon and many prominent men of the community, having caught the spirit, are building and flying kites in preparation.

## CHAMBER HEARS VAN WINKLE

What he can do and what he cannot do legally as attorney general of the state of Oregon were outlined Monday noon by I. H. Van Winkle in addressing members of the Salem chamber of commerce.

Mr. Van Winkle, who has held his post for many years, stated that the attorney general has no troubles, but that he deals entirely with other people's affairs, in commenting upon the subject assigned him: "The troubles of the district attorney."

The advice and opinions of the attorney general are confined to members of the official family and the state attorney general, Van Winkle stated, while it is useless for private individuals to write in asking for opinions of various matters.

Appointment of special prosecutors, passing upon extradition papers, advising the superintendent of the state penitentiary, passing upon the legality of depositories for state funds, assisting the agencies in connection with the control of public utilities, preventing impostors from raising the workers' compensation fund and passing upon the title to cut over lands that are given to the state for reforestation purposes, are but a few of the duties of his office, the speaker said.

The busiest season in during legislative session when many calls are made for the preparation of bills, and memoranda in addition to the preparation of half-drafts of bills referred to the people.

## MANY CANDIDATES FILING FOR OFFICE

Four candidates for state representative, one for state senator and another for district attorney were filed with the secretary of state today. All filings for state offices will close at 5 o'clock April 5. The secretary of state announced. Those filing today included:

Arthur P. Ireland, republican of Forest Grove, filed for state senator from Washington county. His slogan: "I favor laws just and equitable for all classes."

Hobart M. Bird, republican of Portland filed for state representative from the fifth district in Multnomah county, with the slogan: "Good government—strict economy—Oregon's great future."

Eugene C. Libby, republican of Portland, also filed for state representative from the fifth district in Multnomah county. He said he would "support Meier policies to reduce taxes and relieve unemployment."

Edwin A. McCormick, republican of Eugene filed for state representative from Lane county.

M. A. Lynch, former state highway commissioner, filed his candidacy for state representative from Deschutes county. He is a republican residing at Bend.

High L. Bligg, democrat of Ontario, filed for district attorney of Malheur county.

## RANDALL'S HEIRS SUE ESPEE FOR \$2500

Emma C. Randall, administratrix of the estate of Francis M. Randall, 45 year old Salem man, has filed suit in the Southern Pacific crossing at 14th and Mission streets on the night of January 4, has filed complaint in circuit court against the railroad company asking for \$2500 damages.

The complaint says that on the night in question Randall was driving across the tracks when a switch engine and cars forced him to stop his automobile on the main track. For some reason he was unable to start the car again and an incoming train hit the automobile broadside, destroying the car and killing its occupant.

Basis of the claim for damages lies in allegations of the complaint that the train was being operated within the city limits at a speed in excess of 30 miles an hour, which it is averred is in violation of a city ordinance.

## BONUS BILL CHANCES HELD LESS FAVORABLE

Washington, March 21 (AP)—Representative Johnson, South Dakota, ranking republican on the house veterans committee, said today he had told President Hoover there was still considerable negotiation for additional cash bonus legislation but that sentiment appeared stronger against it.

After a conference at the White House, Johnson said he expressed the opinion "no one knows exactly what the vote would be on an additional cash bonus bill."

"I can see switches in the vote on both sides," Johnson said, "but because of the present economic situation, many who have favored it in the past would switch their allegiance."

H. D. Watson has filed as a candidate for republican precinct committeeman from Salem precinct No. 14.

Frank J. Bassel has been named administrator of the estate of Meriton S. Bassel to succeed Milton L. Meyer. The new administrator is a half brother and the court holds a hearing to be named under the will. The estate is valued at \$1423.45.

## MANY URGED TO SEEK JOB OF TREASURER

One by one, and two by two the aspiring candidates are stepping into the political picture from which Oregon democrats are seeking to pick their nominees for the November free-for-all until today there appears to be only one major office of statewide scope for which a primary contest has not developed in at least one of the two parties.

Notwithstanding the opposition widely voiced to his administration of the office Rufus C. Holman, state treasurer, stands forth today as the only state official seeking re-election whose right to the office is not being challenged in the primary. For months there has been a suitable candidate to vie with Holman for the republican nomination and a score or more of names have been mentioned, but none of them so far have agreed to step out and do battle with the rough and ready Rufus.

The latest names to be injected into the speculative line-up of prospective candidates against Holman are those of C. E. "Pop" Gates, ex-mayor of Medford and a former member of the state highway commission; Irl S. McSherry, commander of Capital Post No. 9, American Legion, and former vice-commander of the Oregon legion state department, and W. I. Staley of Salem. Ben W. Olcott, former governor, is also being urged by anti-Holman groups in Portland to make the race. All of these are said to be giving serious consideration to the proposal, but none has given any definite indications of what his final decision will be.

Announcements were made on the weekend by James Mott, corporation commissioner, that he will inject himself into the republican congressional race in the first district, and by E. Van Winkle, attorney general, that he will ask renomination by the republicans confirmed earlier reports that both would be candidates. Mott says that he will take a leave of absence (without pay) from the corporation office April 1 to conduct his campaign against Congressman W. C. Hawley, C. C. Hulet and Emmett Howard.

Harvey Starkweather of Clackamas county and W. A. Deibel of Marion remain the only democrats openly seeking the congressional job from the first district.

Van Winkle will be opposed by Earl Bronough of Portland. Neither have yet filed their declarations as candidates.

No candidates have filed for the congressional seat from the third district, and the only filing for this office from the second district (Eastern Oregon) are those of two democrats, Francis Galloway and Walter M. Pierce. Robert Butler, incumbent, will be a candidate again it is announced, and rumor persists that he will be opposed for the republican nomination by State Senator Jay Sprague of Bend.

For secretary of state Hal E. Hoss has filed his declaration as a republican and will be opposed in the primary by George A. Palmer of Milwaukee. No democrat has yet filed for this office.

Seven candidates are in the field for the nonpartisan office of justice of the supreme court, two of which are to be elected. For department No. 5, Justice Henry J. Bean, incumbent, the candidates are Justice Bean, John W. McCulloch of Portland, James Brand of Marion, and E. H. Hewitt of Salem. Justice George Brown, department No. 3, will contest with J. O. Bailey of Portland, and Loyal M. Graham, Forest Grove.

April 5 is the final date for filing by primary election candidates.

## GRANT MORATORIUM ON WATER CHARGES

Washington, March 21 (AP)—The house today passed an amended bill to extend a moratorium on construction charges to water users on federal reclamation projects.

The measure postpones all construction of the kind due in 1931 and half of those for 1932 until the end of the contract period.

It would also extend for a year the time for beginning construction of the Uncompahgre, Colorado reclamation project.

Representative Smith, republican, Idaho, introduced the 18-month moratorium would defer payments of \$3,000,000 to the reclamation fund.

## ORDER STATE TRIAL FOR U. S. DRY AGENT

Washington, March 21 (AP)—The supreme court today directed Judge J. Foster Snydes of Denver, Colo., to show cause why the attorney general of the state should not be granted a mandamus to force the Denver prohibition authorities to turn former prohibition agent Henry Dierks over to them for trial.

Dierks was indicted in the state courts for alleged murder growing out of the death of Melford Smith, 29, following a party with Dierks on, following a seizure of three ounces of wine in an Englewood, Colo., restaurant.

Reporting extensive interest in the special revival services being conducted at the First Christian church, Rev. D. J. Howe announced today that they would be continued through every evening this week with special features each night. Monday night Rev. Howe plans a blackboard sermon on "God's Power to Save," and there will be special musical numbers by Dr. Barrietta's quartet.

**Belcrest Memorial Park**  
A PARK CEMETERY WITH PERPETUAL CARE  
Just Ten Minutes from the Heart of the City

## Famous Dancer of Stage Passes Away

Detroit, March 21 (AP)—Richard O. Lynch, 63, a star of the vaudeville stage 30 years ago, died today.

George M. Cohan called Lynch "the greatest clog dancer of all time." He became a professional singer and dancer when he was 16 and remained in the profession 35 years. Mrs. Lynch survives.

## DISCUSS PLANS TO CUT COSTS OF CITY SCHOOLS

Two alternate ways of effecting economies in the operation of the Salem public schools will be presented by Superintendent George Hug Tuesday night when members of the board meet for a preliminary discussion of the budget for the coming year. One of Superintendent Hug's suggestions is that all principals be asked to teach regular classes, thus eliminating one teacher in each school. The other is that a general reduction in salaries among the instructors who are receiving more than \$1500 a year be put into effect. There is a possibility that board members may see fit to put both proposals into operation or they may reject either or both.

In addition to these proposals outlined it is expected the superintendent will recommend a reduction in the supervisory staff, eliminate a head and instructor and abolish the position of head of the vocational education department. A few heads of departments, including the machine shops, who have been drawing salaries on a 12-month basis will be placed on a pass-month basis. Instructors insofar as pay is concerned.

No married women will be considered when it comes to hiring instructors, Superintendent Hug states. This rule was established a few years ago but the bars have been lifted in one staff, eliminate a Hug in explaining his budget recommendations, points out that Salem teachers have always been under paid in comparison with other schools of the state. He stated emphatically that he does not favor a general reduction in wages for Salem teachers but that for the sake of economy it may become necessary to shave a little here and a little there from those who are receiving the larger amount.

The bonded indebtedness of the school has been reduced to a level below that of 1923-24, the book show. There are now outstanding \$158,000 in bonds and \$156,000 in warrants.

## CHERRY GROWERS MEET IN PORTLAND

The Dalles, Ore., March 21 (AP)—Delegates from Royal Anne cherry districts in California, Oregon, Washington and Idaho who initiated plans for a Pacific coast cherry council here February 22, will meet in Portland next Monday when it is proposed to make the organization permanent.

Walter S. Nelson, executive manager of the chamber of commerce here, who was loaned by the chamber directorate to the tentative organization for 30 days, will present plans of operation and a proposed budget.

At the recent The Dalles meeting it was determined that the Pacific coast annual average yield of white cherries now reaches 20,000 tons. Canners consume about 8,000 tons per year. Growers and their sales organizations, as a result of the tariff on imported brined and barreled cherries, have been able to rid themselves of a surplus.

It will be the purpose of the new organization to stabilize markets, obtain aid of federal agencies in financing the harvest, processing and sales campaigns, to standardize grades of brined and barreled cherries and to launch a new campaign to expand markets.

## CLAGGETT APPOINTED TO STATE POLICE

Ben F. Claggett of Salem has been appointed to a position in the game law enforcement division of the state police department. He takes the place vacated by Jerry Cochran who was transferred to the uniform squad.

Claggett is a veteran in the service, having been a game warden prior to the consolidation of various law enforcement agencies into the state police department. He did not receive an appointment at the time of the consolidation, but since that time has been active in the organization of sportsmen's clubs.

## EMPIRE CASE TRIAL TO OPEN APRIL 11

Dallas, March 21—Circuit Judge Arlio Walker this afternoon set the date of the trials of the defendants in the Empire Building case for April 11, the opening day of the spring term of court in Polk county.

Judge Walker announced that the trials of Frank Keilsher and O. P. Cashow would be the first tried and the cases of the other Empire defendants would follow in an order not yet determined.

## COUNCIL ACTS TONIGHT ON VETO OF MILK FUND

Aldermen who are favorable to the passage of the amendatory bill to prohibit the distribution of grade C pasteurized milk in the city of Salem were guessing today that the measure would be passed at the council meeting tonight over the veto of Mayor Gregory.

The bill has the support of the Dairyman's Cooperative association and the opposition of the milk distributors. It passed the council by a bare majority of eight votes, and Mayor Gregory vetoed it, one of the grounds for the veto being that it discriminated against the distributors and in favor of canned milk companies.

While it first looked like an impossibility for the necessary two-thirds to be mustered to pass it over the veto it looked today as if this might be done, some members hinting that they might change their votes. Alderman Vanover, the bill two weeks ago, said he would attempt to get it reconsidered. This was made unnecessary by the mayor's veto.

A bill to put the civil service questions for the fire department on the May ballot will come up for third reading tonight, and doubtless will pass, since no organized opposition has developed against it. Another bill for a ballot measure, providing for municipal lighting improvement districts also will be up for third reading.

The bill calling for an annual occupational license tax against concerns selling gasoline for fuel probably will not be reported out for third reading. A fight is being made against the bill which was the subject of a public hearing last week.

A bill which has as its purpose putting a stop on livestock and poultry auctions in certain districts of the city will be reported out favorably.

## ALLEY TO SPEAK ON WORLD COURT

Alden Alley, professor of history at Dana college, Newark, N. J., professor of international law at New Jersey Law school and a graduate of Harvard university, will speak at the First Methodist Episcopal church here Tuesday night at 8 o'clock, discussing the world court and the league of nations. He is being brought here through the efforts of the Salem chapter of the National Council for the Prevention of War and the local group of American Association of University Women. Joseph Albert will preside.

Professional Alley began his work in international affairs before the World War and traveled extensively in Europe prior to that time, studying methods of government and economics. During the war he served as lieutenant in the United States army with the infantry and saw action in France. Since 1922 he has gone abroad each year to study international developments and attended nine different sessions of the league of nations assembly.

Murray warned, however, that in his mind additional coinage of money is not as important as breaking the chains that bind credit.

"There can be no dispute about both gold and silver representing value. Bank notes should represent a limited portion of the value of some product, plus an actual reserve of money."

"Since there is not a sufficient amount of gold in the world to do this, without a diminution of the amount of money in circulation, it would seem essential that silver be added, as was intended by the constitution of the United States."

"The government should coin a sufficient amount of money, gold and silver, to take care of the normal business of the country and sufficient to become the basis for 'token' money, through bank currency or notes. The world will suffer until this is done."

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## SOIL SCHOOL TO OPEN ON FRIDAY

A short course in Marion county soil improvement under the auspices of Oregon State college has been arranged for the chamber of commerce rooms next Friday beginning at 10 a. m.

All persons interested have been asked to attend and listen to the lectures which will be given by a number of instructors.

The program as announced includes:

10 a. m.—Meaning and use of Marion county soil survey. E. F. Torgerson, soils department.

10:30 a. m.—Drainage Needs and Methods. W. L. Powers, head of soils department.

11 a. m.—Truck and Small Fruit Enterprises. Eugene Courtney, Woodburn.

11:15 a. m.—Crop Rotation and Manuring. C. V. Ruzek.

1 p. m.—Soil Testing and Judging.

1:30—Fertility in Marion County Soils—W. L. Powers.

2:15 p. m.—Recent Development in Fertilizer Practices. C. V. Ruzek.

3:15 p. m.—Management of Marion County Soils and the Value of Supplemental Irrigation for Intensive Crops. W. L. Powers.

## ELEVEN SAVED FROM BANDITS

Mexico City, March 21 (AP)—Eleven Americans had arrived at their destination in Mexico safe, but late today after escaping from bandits who wrecked an international passenger train yesterday near Mariscal, Queretaro state.

The train carried three pullman cars from St. Louis and San Antonio. The fireman and an express messenger were killed, but soldiers acting as a train escort, routed the bandits before they could rob the passengers.

Officials of the Mexican National railways today considered augmenting train escorts. Soldiers scoured the hills above Mariscal seeking the bandits.

The wreck was caused by a rail which the bandits had loosened and which the train hit at normal speed.

Hardly had the dust settled when the bandits, about thirty in number, closed in. The detachment of soldiers was immediately organized and drove back the attackers, killing one of them.

## MURRAY NOT FOR 16 TO 1 RATIO

Oklahoma City, March 21 (AP)—Gov. W. H. (Alfalfa Bill) Murray of Oklahoma favors increased coinage of silver, but is not seeking the democratic presidential nomination on Bryan's "16-to-1" platform.

The Oklahoma executive clarified his position on currency reform in an interview with the United Press before he left for a speaking tour of the old south. He denied the charges of eastern writers that he was a "reincarnation of William Jennings Bryan" and was sending delegates to the national convention instructed "16-to-1."

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## ATTENTION!

# What Your Credit Means To You

Did you ever stop to think what it really means to you to be able to walk into a store, buy some article of merchandise, say to the clerk, "Just put this on my account," and he smilingly agrees to do so? Wasn't it a pleasant sensation to walk out knowing that your credit was GOOD—even if you didn't have a cent in your pocket?

STOP—as you read this article, and consider how important it is to have the confidence of that merchant. Do you realize that more people have had to depend upon credit during these electric terms, retiring with the opening of the year 1932. CREDIT IS THE AVERAGE MAN'S CAPITAL. The man with good credit has obligations—and met them—his word is good, and he can be relied upon. His trade is welcome everywhere.

CHECK UP ON YOURSELF—see if YOU are treating your merchant friend fairly—or your Doctor, Hospital, or anyone else who helped you when you needed credit. Most of us do not realize what the merchant is up against at the present time. You must remember that he has his own personal obligations to meet—as well as his business expenses—and the cost of the merchandise he sells you. His bills must be paid promptly—so when a merchant carries your account over 30 days—he starts paying interest on the account he was once trying to make a fair profit on.