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ICE PATROL IS NEVER IDLE

Coast Guard Unit Constantly at Work
Broadcasting Information as to
Ocean Conditions.

Describing the work of the ice patrol which was organized and placed under United States management by international agreement in 1913, an authority says:

"A continuous patrol is maintained by two United States coast guard cutters capable of keeping the sea in all kinds of weather. Each one alternately takes a two weeks' tour of duty and is then relieved by the other. When one of these ice scouts approaches the ice region, it collects all information from nearby vessels and proceeds to search the area south of latitude forty-three for signs of ice, and broadcasts information as to the limits of the ice to all approaching vessels. In connection with this scouting duty, the ice patrol secures scientific observations relating to the ice area and forwards daily reports to the weather bureau."

One of the things brought out by the evidence gathered by these vessels, he stated, is that there is no truth in the old idea that the cold Labrador current flowing south dives under the warmer Gulf stream moving northeast and comes up again to the southward. When these two ocean currents meet, he claims, the Labrador current is arrested, then turned toward the Gulf stream and finally pulled along in an easterly flow parallel to it.

Peculiar Australian Trees.

Australia has been called the shadowless land. The leaves of some of the trees there are so arranged as always to present their edges to the sky, others have foliage composed of mere needles, and others dispense with leaves altogether.

Japs Importing Artificial Silk.

Yokohama, Japan.—While Japan is the largest exporter of natural silk, she is importing artificial silk for her own purposes. Last year 134,000 pounds of this commodity was brought to this country from England, France and Switzerland.

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"I HEAR YO' CALLIN' ME"
It is Estimated that 100,000 Negroes Have Left the Farm Districts of the South for Industrial Plants in the North
—Journal of the American Bankers Association.

THE SECRET OF WHY SOME MEN OBTAIN CREDIT, BUT OTHERS CAN'T

Various Meanings of Credit—The Way Character Begets Confidence and Opens the Way to Trust—Thrift and Honesty the Basis of Banking.

The secret of why some men can readily obtain credit, while others are unable to borrow a cent, is disclosed in the present article prepared by the Committee on Public Education of the American Bankers Association. It tells an interesting story of how a man of forty, of good reputation and fair success, was nonplussed by his inability to borrow and had to pass up a good opportunity.

Banks are said to deal in credit. The word "credit" has various meanings. When you deposit money, your account receives "credit" for that amount. When a man borrows money on his note at the bank, he is granted "credit." When a railroad, a manufacturing concern, a town, or a government, issues bonds, it uses its "credit." When anyone buys goods without paying cash, at the time of purchase, "credit" is granted. Without credit, our present day business system could not exist.

Credit is possible only where people have confidence in each other, and confidence can exist only where good character exists. Every successful business man looks upon his credit standing as a most valuable asset, and he maintains it by square dealing. To get credit a man must pay his debts, or it soon becomes known he is not of good character and not worthy of confidence. Those from whom he would buy refuse to trust him and the banks decline to grant him credit. Then come business failure and a long uphill fight to get on his feet again and live down the past.

More Than Honesty Needed
Honesty is not the only factor involved in credit. For instance, Mr. Jones, a man of forty, of excellent morals, who has enjoyed a fair income for many years, sees an opportunity to purchase a business. He requires financial assistance. He calls on a banker and asks for the necessary credit. The banker asks the nature of the business, what it will cost, and what Mr. Jones can command in ready money, or other resources, but learns that he has no money or property of his own.

It is clear that Mr. Jones lacks ability to manage his affairs wisely. He has not had enough strength of character to save money by adopting a frugal life, and therefore has not proved that he could make financial progress. Moreover, if men do not invest some of their own money in the business they usually lack incentive and become easily discouraged. It would be unwise for anyone to assume such a financial risk, and Mr. Jones probably would fail to get credit from the bank. He must give up his opportunity to some one else who has saved money.

Banks are public servants, but that does not obligate them to serve those who are unfair in business or lacking in the great principles underlying success. To be known as a careful and thrifty person is the best assurance that the bank will extend financial help when needed. Many people think that one should shun debt like the measles. They fail to distinguish between wise and unwise debt. It is wise to use credit, that is, go into debt, to buy a home. Such debt encourages thrift. A student may wisely borrow money needed to complete his education. It is an investment that should pay dividends in greater success. Another wise use of credit is borrowing to buy good bonds, such as Liberty Bonds, paying 2 1/2% interest, borrowing

When She's Away.
"The wife's away," said the man who wore a sort of run-down look. "And I've been cooking my own breakfasts. The thing that gets me is how in the name of goodness a person can cook three things, excluding coffee, and have them all done at the same time? I'll tell the waiting world that to do it is a gift. If that woman doesn't come back soon I'll be blighted in every exposed part of my body from hot flying grease. Did you ever try first to cook bacon, then drop an egg into the spider and fry it in the hot bacon grease? Do it, and I'll bet if you never uttered a cuss in your life you'll begin right then."—Detroit News.

Modest Philosopher.
Glye me barley meal and water and I will rival Jove in happiness.—Epichurus.

NEVER USED BY EMPEROR

Luxurious Private Railroad Car Built for Maximilian of Mexico is Still in Existence.

On a sidetrack of the Mexican railway in Vera Cruz there rests one of the most historic private cars on the continent. It was built to order for Emperor Maximilian of Mexico more than sixty years ago. So solid was its construction that it is still in fairly presentable condition, despite its weather-beaten exterior.

During the recent revolutionary period it was used as the private car of army officers. Finally it found its way back to Vera Cruz, where it was shunted onto a remote siding to remain forgotten until discovered the other day by an official of the road. Although the car was built for Emperor Maximilian, the illustrated

ruiner never got to ride in it. When it arrived in Vera Cruz, a year before his downfall, conditions were so bad that it could not be sent to Mexico City. It was used later by President Juarez, who signed the death warrant of Maximilian and succeeded him as ruler of Mexico.

Teakwood, brought from India, was used in its construction. It was built in France and received in this country in the early part of 1865. On the outside it presented the appearance of one of the English compartment cars.

"Power of Attorney."
A power of attorney is writing under seal empowering another person to do or forbear for the person granting the letter. It may be either general or special; the attorney represents his principals in the matter described in the letter until it is revoked.

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Variety of lovely styles of fine quality domestic and French Voile. Exquisitely trimmed with colorful embroidery, drawn-work, hemstitching and tucking. Long or short sleeves; Peter Pan, V-neck or roll collars. Attractive workmanship. Range of sizes 36 to 46.

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For Men and Boys

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Olive drab. Nicely made. Priced at only

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