



Alias Joe and His Christmas

NORTHWESTERN gale swept dry snow around the corner where old Joe sold papers...

"Paper! Evening Journal! Paper!" he droned monotonously. Mentally he figured his gain...

"Well, hello, Santa Claus!" a young man's voice hailed merrily. "Old Joe to you."

"How are you, Uncle George?" her irreverent companion continued. "Old Joe grinned sheepishly behind his beard..."

"You see, Fran's my sister," explained Jack. "The folks went off on their Christmas spree and left us home..."

"Wh—Whar'd Ye Git This?" He Demanded. "In the night Joe awakened suddenly. Painfully, he raised and listened..."

"Wh—Whar'd ye git this?" he demanded, hands trembling. "Oh, that's why we call you Uncle George..."

"Wait! There's some money in my case. I want to pay you." "Now, just come down an' buy papers of me if you wanna help..."

Two pairs of everyday shoes if worn alternately will wear much longer than if they are worn consecutively.

If any member of the family has a cold, one prevention of spreading is by boiling the handkerchiefs for a half an hour.

\$200,000,000 for Santa Claus



By Victor H. Seales Associated Press Financial Writer. NEW YORK—(AP) Money is flooding into the country's great centers of distribution in preparation for a Christmas demand for currency estimated at \$200,000,000...

The movement represents a seasonal flow, one of those recurring waves which carry money always to the point of demand and usually return it in the backwash. Bankers say money this is always moving, sweeping across the country and back in seasonal movements...

Seasonal activities in essential and seasonal industries also exert a drawing influence on funds, and there is even a sizable "hot dog wave," a summer movement, which draws funds from city banks at the end of one week and brings it back from resort banks about the middle of the following week...

"Crop demand" is one of the first big motivating influences of the year, making itself felt chiefly in the cotton growing areas of Texas and the farm lands of the middle west and northwest in the spring, when farmers borrow funds from their local banks to buy seed, plant the crop and prepare for its raising...

Local banks lend to the limit of their own resources, then call upon city banks for funds. The tightness of credit thus created finally is relieved by a flow of funds, or of credit, from the nearest federal reserve bank and from the big banks in the east...

With Thanksgiving over, the public becomes interested in Christmas shopping, a definite need for funds is established and the money remains out for use. Christmas clubs alone pay out \$550,000,000 before the holiday...

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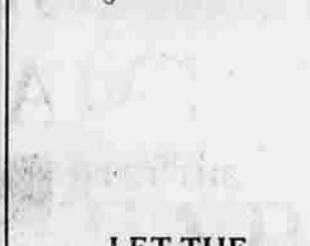
At harvesting time draws near the farmers sell their crops for cash, pay off their debts to the bank and a new money movement sets in. The banks in turn repay the larger institutions, while the credit strain now falls upon the manufacturing centers, especially New York and New England, whose corporations have purchased the raw material for cash...

speed as Thanksgiving and Christmas create a buying urge. During the movements funds flow in and out of the banks, but in the last few weeks of the year, especially in the weeks from just before Thanksgiving until just after New Year's Day, bankers say money remains out...

The project is the result of a decision by the American Institute of Cooperation, reached at a meeting in Berkeley, Calif., last July, to effect a closer contact between the groups in work toward solution of national problems in agriculture. Charles W. Holman, secretary of the institute, who was instructed to select the committee, says that it is expected to delve into the types of problems in which cooperatives might have a common interest, to ascertain the extent to which there is a desire for closer working relations and to coordinate the views of representative workers as to what might be the best principles of which to found a national service and protective agency...

The Farm Week in Washington

By Frank I. Weller (Associated Press Farm Editor) WASHINGTON—(AP) Eight men, chosen from groups doing a business of nearly \$1,000,000,000 a year for approximately a million farmers, soon will pool ideas in an effort to devise ways and means for coordinating the major agricultural business groups of the nation into a service and protective agency...



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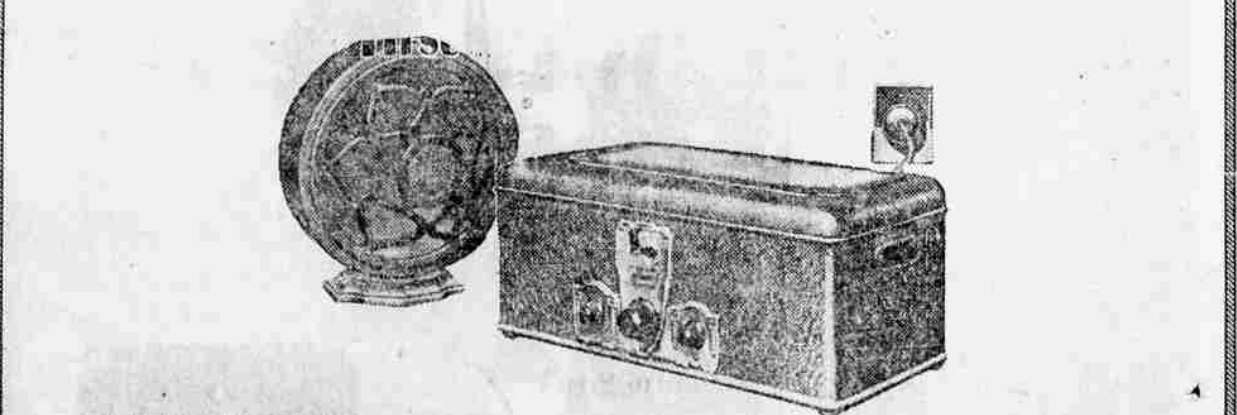
Producers association and president of the St. Louis Livestock Producers association. J. J. Knight, Kansas City, Mo., general manager of the Equity Union Grain company. Ernest R. Downie, Wichita, Kas., general manager of the Kansas Co-operative Wheat Market association. John D. Zink, Springfield, Mass., general manager of the Eastern States Farmers' Exchange. Holman says the committee is entrusted with "one of the most important tasks in the history of American agriculture." "There are," he explains, "approximately 2,000,000 farmers who are members of some type of co-operative association, and the more than 12,000 co-operatives are doing an aggregate business of about \$3,000,000,000 annually. Money is saved by taking a little time during the winter months to plan a budget for the farm. A good budget includes provision for finances, equipment, labor and production.



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