The Evening Herald

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Parents, Take Warning

HARD as it may be to deprive their children of one particle of pleasure during the warm summer days and evenings, Klamath Falls parents must stop them from coasting down main travelled thoroughfares.

Today, a girl and a boy are recovering from skull fractures sustained while coasting on scooters down steep hills and across crowded intersections. Nine times out of ten, it is not the motorist's fault when he strikes a child coasting on the street. His eyes are focused for approaching cars and pedestrians and he is too likely not to notice a small boy or girl scooting down some steep street.

So we take this occasion to warn parents that the lives of their children are in jeopardy as long as they are allowed to coast down the paved streets of Klamath Falls at will.

No Cooperation

THE Klamath public is not cooperating in an effort to effort to prevent fire losses in pine timber stands. With few exceptions, every forest blaze this year has been started by the hand of man.

Entirely aside from the loss to the timber owner and manufacturer, the community loss is $16 for every thousand feet—that is the labor cost to the manufacturer.

Extinguish your campfire in the woods, be careful that the match you toss to one side is out and never throw a lighted cigarette into the dry grass or brush. It is very little to ask of citizens whose livelihood, directly or indirectly, is largely dependent on the lumber industry, to exercise reasonable care and caution while in the woods.

Timber owners do not want to close the woods to the public, but that's what they will be forced to do if the percentage of man-made forest fires does not recede.

The Real Golf Fans

THE huge crowds that watched the National Open golf match at Mamaroneck testified abundantly to the strong hold that this game has on the American people.

Yet one of the pictures of the final round between Jones and Espinosa gave, by accident, a sidelight that helps to explain better than the big throngs of spectators the popularity of the game.

In the foreground of the picture, Jones and Espinosa were on the putting green. Several thousand people were grouped around them, watching the championship being decided. But away in the background, ignoring the historic struggle, could be seen other figures—a few ordinary golfers, taking advantage of the absence of the crowd to play their own game in the trail of the great ones.

That is the sort of thing that makes golf live. Those golfers who chose not to watch the play-off, and instead went out and played themselves; they are the true golf enthusiasts—the sort of people who give golf its standing.

A Tip For State Legislators

FOURTH OF JULY accident figures show that many young Americans are still being killed or maimed each year by fireworks—and this in spite of years of agitation for a "safe and sane Fourth."

The cities are doing their part. Nearly every town of any size forbids the sale of fireworks. But the vendors put up stalls on the country roads, just beyond the city limits; and in this day of automobiles, that makes fireworks as easily bought as if they were on sale in the downtown department stores.

The remedy would seem to be state laws against the sale of fireworks. Firecrackers, Roman candles and toy cannon are very fine, but they're too dangerous for kids to play with. Our state legislators might give this matter a little serious thought.

EDITORIALS
From Over the Nation

THE OLD SINGING SCHOOL

Irving Bacheller in "Coming Up the Road, Memories of a North Country Boyhood": The singing school was another improving diversion of young and old. It was taught by Merrill Crandall—a large man of about 30—pompous, erect, dignified, with a long brown moustache. He had an impressive manner as he stood before the class of tenors, sopranos, altos and basses, his tunning-fork in his right hand, the singing book in the other. I used to wonder why he bit the tuning-fork and held it to his ear and murmured tunefully:

"Do, me, sol, do."

He gave the pitch, seized his ruler and rhythmically beat the air, first downward and to the left and right as he indicated the time, saying:

"One, two, three, ready, sing."

Then the trouble began as everyone jumped aboard. I remember well the inane song accompanied by the movements of the ruler,

Listen to the bird, and the maid
and the humblee bee
Tra-la-la-la-la! tra-la-la-la-la!
Joyfully we sing the gladsome
melody
Tra-la-la-la-la.
Merrily and cheerily we roll
along, roll along, roll along.
Merrily and cheerily we roll
along,
Sing hey to the god of day.

I used to wonder at the bravery of those people who were willing to stand up and make such a noise about rolling along. Why did they do it? What was the meaning of tra and la and what did it mean to sing hey? Was it because it was better than straw?

For the period 1890 to 1914 the average percentage of cadets at West Point found deficient in mathematics at the end of the first term was 7.1 per cent, while for the period 1915 to 1927, the average percentage had risen to 12.45 per cent.

TIMELY QUOTATIONS FROM PEOPLE IN THE PUBLIC EYE

"Lloyd George can never hope to succeed where Joe Beckett and Jack Dempsey failed. They never come back."
—Ramsay MacDonald.

• • •

"The Christian faith is more potent than ever in the lives of the nations of the world. We are now seeing an attempt under democracy to bring peace to the world. I think it will succeed."
—Lloyd George.

• • •

"Pay no heed to social position. A Bible and a bathtub can insure this anywhere in the United States."
—Rev. Dr. S. Parkes Cadman.

• • •

"He would be a bold man or a fool who would hazard a guess regarding the future of any art science."
—General Harbord.

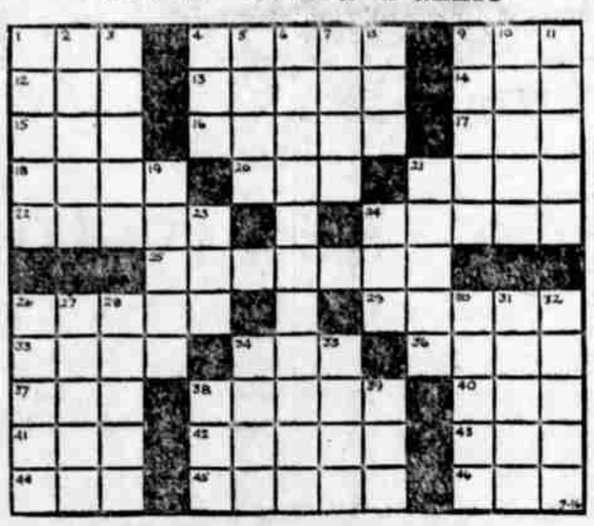
• • •

"We are the most resourceful people in the world in the matter of making money and among the most ignorant in the matter of spending it."
—William Mather, president Lafayette college.

• • •

"Citizens are not made for laws. Laws are made for citizens. The trouble with these new rum laws is that in order to accomplish an end which seems to have merits they made crimes of actions which to a large portion of the people of the country were not crimes."
—Edward S. Martin. (Harper's Magazine.)

Cross-Word Puzzle



HORIZONTAL

1. Wooden tray for carrying mortar.
4. Tag.
9. To bind.
12. To imitate.
13. To avoid.
14. Collection of facts.
15. Knot in wool fiber.
16. Frozen.
17. Pussy.
18. To thrive.
20. Track worn by a wheel.
21. Row.
22. Glossy silk.
24. Made of oatmeal.
25. A scheme for distribution of prizes by chances.
26. Mature person.
29. To commence.
33. Flour boxes.
34. What is the fruit of the hawthorne tree called?
36. To drive.
37. Evil.
38. Type of large closed auto.
40. Sheltered place.
41. Unit.
42. Who is the goddess of peace? (Class. Myth.)
43. Father.
44. Sailor.
45. Gluelike substance made of flour and water.
46. Sneaky.

VERTICAL

1. Dangles.
2. Musical drama.
3. Station.
4. Limb.
5. To affirm.
. Low parapets.
7. To prepare for publication
8. Guided.
9. Silent.
10. Silly.
11. Devoured.
19. Who is the queen of tennis players?
21. What does "stratum" mean?
23. Adverbial negative.
24. Heavenly body.
26. The male head of an abbey.
27. Who is the Italian goddess of the moon?
28. Below.
30. Overlays with a thin layer of gold.
31. Visionary.
32. Poverty-stricken.
34. What Olympian goddess was queen of the heavens?
35. To desire.
38. To drink slowly.
39. Born.

THOUGHTS ON U. S. AFFAIRS

(Continued from page One)

is worth while. It is a concern with a $50,000 capital stock and has resources totalling $67,000 at the present time. To insure a title is a necessity in this modern day and the Wilson company keeping the fees at home which heretofore were sent to larger cities in order to have a title insured. Such things as this are coming into their own in Klamath county. We no longer are a suburb, we no longer are a way station. We are beginning to have things that other larger cities have and among them is the Wilson Title & Abstract company.

• • •

THe above is not an advertisement ;it is not paid for, and we do not want it to be paid for, but we do wish to show some appreciation of a concern that endeavors to make Klamath Falls a center and is willing to invest its money in the same kind of an institution that people travel miles to obtain service from in the larger cities.

• • •

DID you ever notice that those who complain most about leadership and the actions of leaders are those who are least likely to do anything—either good or bad—by themselves?

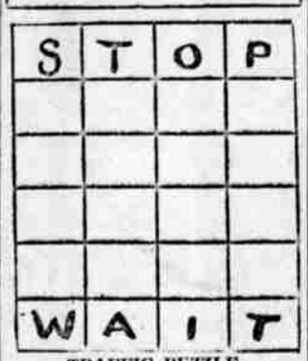
• • •

"WE must clothe faith and idealism with action," said President Hoover in a recent address and into that few words he gave a complete philosophy of life. If the United States, for example, keeps on building warships with the idea of forever maintaining the largest navy in the world, if we spend millions for armament and few millions for education, we do not clothe faith and idealism with action. The same is true with a man who gives large sums for charity and pays an unreasonably low wage for labor; he has only half clothed his idealism with action.

Turkish marriage applicants are issued a license only on the presentation of a certificate showing that they know their new alphabet.

Here's Answer For Yesterday

LETTER GOLF



TRAFFIC PUZZLE

There seems to be a traffic light on the letter golf course. At least we have to STOP and WAIT today. Par is five and one solution is on page 8.

THE RULES

1—The idea of Letter Golf is to change one word to another and do it in par, a given number of strokes. Thus to change COW to HEN, in three strokes, COW, HOW, HEW, HEN.

2—You change only one letter at a time.

3—You must have a complete word, of common usage, for each jump. Slang words and abbreviations don't count.

4—The order of letters cannot be changed.

COULD WALK FASTER

CALCUTTA, — There is a stretch of road here in India that has traffic regulations more strict than any other place in the world. It is about 50 miles long and a motorist is given a timed strip which he is forbidden to negotiate in less than four hours.

DAILY LETTER ON AFFAIRS AT U. S. CAPITAL

American People are Remarkably Honest, Says Department of Commerce Retail Credit Expert — Business Losses on Installment and Deferred Payment Sales are Surprisingly Low

By RODNEY DUTCHER
NEA Service Writer

WASHINGTON, July 12.—After lengthy and exhaustive studies of retail credit and installment buying, Dr. Wilbur C. Plummer, professor of economics at the University of Pennsylvania, comes to the conclusion that the ratio of honesty among Americans is remarkably high.

Of course there are laws and policemen and cautious credit bureaus which restrict our opportunities to be dishonest, but Dr. Plummer, who is temporarily attached to the Department of Commerce to direct a national survey of retail credit, asserts that the success of the retail credit structure and its very low proportion of bad debts is convincing proof.

"The strongest argument that individual consumers are honest is that although the most desirable credit principles are not applied in extending credit, we yet have this low proportion of dishonesty," he says.

Enormous Credit Sales

"Studying the affairs of 1876 retail establishments — department stores, automobile dealers and grocery stores—with an annual business of a billion and a half dollars, we found that one-third of the department store sales two-thirds of the automobile dealer sales and more than half of all grocery store sales were made on credit.

"The average bad-debt losses of department stores were only 0.4 per cent on regular charge account sales and 1.1 per cent on installment sales.

"Automobile dealers showed a reverse situation with regard to open credit and installment accounts with losses of 0.9 per cent and 0.4 per cent respectively.

"Grocery stores, numbering 843, which did a credit business showed a percentage of bad debts on charge accounts of 0.6 per cent."

That makes an average for the several groups of averages of about 0.7 per cent. Dr. Plummer points out that there are two classes of persons responsible for bad debts, those who can't pay and those who don't want to pay.

"It isn't possible, of course, to tell just what proportion of debtors are those who simply don't want to pay," he says. "But the dishonest follows as a rule are those who haven't anything.

"And the proportion of knaves among the customers simply can't be above that figure of seven-tenths of one per cent and is presumably well below that.

"Only in very exceptional cases does anyone try to get away with goods without paying for them. It seems to me that the figures show a very high rate of honesty. Of course there are a few people who are always trying to cheat the stores and dealers and these have the most difficulty in getting credit.

"Easy credit puts many merchants out of business, but in any trade as a whole the credit losses are low. It's the merchant who goes too far in extending credit who meets with disaster. Credit is all right, but loose credit is dangerous and it has become one of the chief causes of failure among retail grocery stores.

"Credit is one of the weapons the individual store owner has against the chain stores. If he adopts a too lenient credit policy, however, he will attract customers who have no intention of paying and others who have difficulty in obtaining credit elsewhere."

Credit in Bankruptcy

Dr. Plummer has just made a report on a study of credit conditions and causes of failure among grocery stores in Louisville, Ky. This shows that among 30 stores which were on the verge of bankruptcy the average credit loss was several times great as among the other 386. Five of them had ratios of bad debts to credit sales of 31.8, 17.5, 19.2, 25 and 37.4 per cent, whereas the average credit loss for well-conducted grocery stores is less than 0.5 per cent. The fact was brought out that the larger the store the smaller the proportion of bad-debt losses.

There are three sound principles for instalment credit," Dr. Plummer says. Adequate investigation ought to be made of the individual's honesty and ability to pay. A down payment ought to be required large enough to insure the seller. Another thing the stores should find out, which they don't, is the size of the buyer's income and his existing instalment obligations.

"But if people were more dishonest I suppose the merchant would be more stringent."

Correct this sentence: "Her house is spotless," said the gossip, "but she never draws attention to the fact by making apologies."