## Puniched every thursday

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## How Are Your Collections?

We read recently a story in The Outlook which we pass on in substance to our fellow suffers who are having trouble with slow and disagreeable creditors. The scene is latd in Nashville and the occasion a Negro Fair. A small son of Ham, looking to be about fifteen years old was sellin packages of gum, candy and peanuts from a dray. A larger boy, one who aspired to honors among the smart alecs of the day said to the small boy: "Gimme a chokilt bar-111 pay you tomorrow." The young er replied: "Tomorrow might never come," whereupon the big boy grabbed into the dray and took the bar anyway
The small boy pleaded in vain for his aickel, then disappeared into the crow . In a few moments he returned minus the tray but with a brick-bat. As he wound ap for sure delivery the blg fellow gouged into his pocket and handed over the five cents. The moral or im-moral of this story as we see it is this: Flrst, ask your cred thor for your money. Second, expect to ge it. Third, GET IT.

## before hard times

It is pertectly clear why we have hard times recurrently. A long period of good timee leade to extravagance, indifference laziness, discourtesy, conceit, shiftlessness. We are all vietims of the sottening influence of ease. We work less and play more. We save less and spend more. We quit work early and stay up late. The quallty of workmanship and the volume of output are lowered. Everybody is atflicted.
Eventually a crisis is reached. The big. gest tools are the tirst to be hit. Their minly-margined stocks and real estate are sold for what they will bring. Optimistic borrowers are asked to pay their loans to unwise lenders. Feverish speculation and expenditure suddenly stop. Everyone is compelled to realize that life is real and earnest.
Fortunatly, the common sense that is pounded into us by the claim of hard times is worth the loss of income and the readJustment that we are compelled to endure. In this period we reappraise the assets that we have salvaged. We reflect that we have our health and friends. Most of us have a home and a job. We modity our desires so that they conform to realities. We be ych to tind happiness and self-expression in the humble things -a quitet dimner, an mexpensive holiday near home, a good ulebt's sleep, an atternoon's work in our own yard or garden, a modest addition to our savings.
Now we are back to normalcy. It we colld continue to behave like sensible peo ple, we could evade the fneritable jolt of hard tims. But that is too much for human nature. Atter a few years of ease, the old cocksureness and happy.golucky spir thereeps in. We muet be tamed by anothor selige of hunger and fear.-Monroe eneairer.

## OUR VANISHING FORESTS

Charles Lathrop Pack, president of th American Tree Association, is a persistent sort of gentleman. For a good many yeari now he has been relentlesaly prodiding at the complacency of all of us who like to think that everyything is for the best in this great republic.
Mr. Pack's tople is trees. Being an aut thority on the subject, be knows that we are destroying our priceless forest heritage at a territic rate, and he io determined thai we reelize the danger of the altuation and do something about it.
His latest broadilide sets forth the facte clearly and succinctily.
"America must become forest-minded if her civilization is to go on," he says. "In torests lies our economic salvation. With the passing of our forests, whose productes keep the wheels of industry turning, would come the passing of our entire economic scheme. There is no article of commerce into which the cost of forest products does not enter.
"We have heard a great deal about a trade expanslon program. Any such pro gram means an thoreased call on our for est resources. Let us take stock. We are cutting our forests about four and one-hali times faster than we are replacing them." All of this is eough to make anybody stop and think. As Mr. Pack points out. thousands of acres of land that is perfectly adapted for the raising of trees are lying idle today. We have not scratched the surface of the reforestation problem. He points out, also, that our chief timber re serves now are on the west coast and our chief industrial district is in the east-with the result that we pay $\$ 250,000,000$ a year in freight charges to move the cut timber to the market.
"Those interested in the future of the "American municipality," he remarks, "will indorse whole-heartedly the work of educating the people to the importance of putting our $120,000,000$ acres of idle land to work growing forests; the importance of keeping fire out of what we have left. The city and the country are interdependent and one cannot exist without the other."

There are only a few of our readers who are bothered much with income taxes, but for the benefit of this few we submit the following suggestions which will greatly aid you in keeping up with the government. A gentleman of New Hampshire, or some other foreign country has figured it out on this fashion: He says he Histed as dependents one blond wife, a sedan car, three goldifish, and two children. He then multiplied his grandfather's age by six and sven-eights, subtracting his telephone number. Next these preliminaries, the rest was easy.
Deducting $\$ 1,000$ for keeping his wife a blonde for the whole year, he divided the remainder by the number of lodges he belongd to, multiplied by the number of electric lights in the house, divided by the size of his collar.
This gave his gross income, which, after dividing by his chest measurement, and subtracting his blood-pressure, gave the net amount owed to the Government.

SOME FELLow named Velvia has just lit out on a twelve month's journey to prove that the earth is flat. Why take so much time? If a man will start from Franklin and go in any direction he likes for one week he will be absolutely convinced that not only the earth but everything else is week he will be absolutely convinced that flat.
"THE ATLANTA LIFE"-owned and edited by Parks Rusk is the one newspaper in Atlanta that every official crook in town is atraid of. Párks talks right out in open meeting and tells who sald so. He knows no more about what we call fear than Bran of Texas or Cormok of Nashville, Tenn., no more about what we call fear than Bran who fell a victim to politically poisoned bullets.

THEY FOLLOW THEIR FATHERE
When philip Lafollette won the RepubHican romination for Governor of Wisconsin, he added one more name to the list of sons and daughters who are following the trails blazed by their famous fathers. The Wisconsin gubernatorial nominee has a brother, Robert LaFollette, Juntor, who has held the senior senatorship from his state for the past five years. Their father serv. ed as governor and as senator from Wieconsin during his ufetime.
"Sonator- Frederick-Hile of Mdine who ins the same place his fathor, Eugene Hale, tilled years ago, is also the grandson of the late Zachariah Chandler of Michigan, member of the Setiate for almost a genration. Ruth Bryan Owen, daughter of the "Great Commoner," has served one termin in the House of Representatives, and will undoubtedly be relected by her Florida onstituents this fall. The late Senator John Bankhead of Alabama has one son in the House and another running for the Senate. Mark Hanna's daughter, Ruth McCormick, after one term in the House, is now aspiring in Illinois to a senatorial toga as worn by her father.
But one of the most remarkable lines of succession is that of the Bayard family of Delaware. Former Senator Thomas Bay ard, who is now trying to come back to the Senate, once stated in the Congressional Directory that his father, Thomas Francis Bayard; his grandfather, James Asheto Bayard; his great-uncle, Richard Henry Bayard; his great-grandfather, Jame Asheton Bayard; and his great, greatgrandfather, Richard Bassett, had each served as United States Senator from Delaware. That is almost as extraordinary as the Adams family of Massachusett whose members have handed down from one generation to the next a record of statesmanship unique in our history

PROSPERITY is up for election, run ning to overthrow DEPRESSION
It's for the people to dectde which will be chosen. Every man and every woman is privileged to ballot-every day.
DEPRESSION has no rightful place with a hundred and twenty million people, exchanging goods and services-capable-ac customed and willing to work-more highly skilled than other peoples-leaders in efficiency and progressiveness-backed by the vast natural resources of the United States. When we make it possible for the man who works to have a job we make $x$ possible for him to buy food for his family and so help all business, Including that of the farmer.
The rest of the world is of small impor tance compared with that free market of $120,000,000$ people-homoganeous-of like tastes, habits and aspirations-living un der the same laws-free of trade barriere Foreign trade may be troubled by tariff and revolutions, but at their peak our ex ports represented only five and a half bil Hons of dollars of gross business in a year out of a total American income of ninety billions
Stagnation of circulation is what's the matter with agriculture and with Business. Everyone can help to get that circulation moving again.
Government can't make Prosperityalone. Benkers and other business leader can't make Prosperity-alone. It's the peo ple, united in opinion and purpose and courage, who determine Prosperity. They can elect It -none other.
Ballots that will be validly counted for PROSPERITY are of many kinds. Some one of them every man and woman can cast. For example
Help a deserving man or a woman to get a little paying work-or, better, a regular job.

Spend wisely and not too timidly, and anticipate scheduled expenditures so far as is practicable
Turn the deaf ear to false, mischievous rumors; and don't repeat them, if you do hear them.
Be wiling to pay a fair price. Don't take advantage of the other man's neces-
sity. Recognize that he has as good clatm to a fair profit as you
When a vampire that fattens on the miseries of others shows up, help to make hilm unpopular.
Discourage calamity howlers.
Keep buainess moving evenly, and re member that, to the average man, his jol is his particular business. When possible, reasaure him against his fear of losing it. Save, but save wisaly, not in tright. In vest for the profit that sound enterpris pays and for the added proft that wil come after the hysteria of pessimism hes passed.

You and I
To-night we are together-you and IFor what are walls and houses, Love, Or streets and town that between us He, But material things of some fools making?
The night is soft with dreams
And I am strong with courage.
I dare to feel your arms about my neck Under the roof of sky and stars. The same breeze that blows in your window
Touching your arms and quivering your hair
Comes to me with kisses and soft fingers-To-night we are together-you and I.

## DID YOU EVER STOP TO THINK?

(By Edson R. Waite, Shawnee, Okla.) Burns Hegler, editor of the Shawnee (Okla.) News, says:
THAT newspaper advertising has reach ed-the point where it rightly can pe classed as commercial news. It is as necessary to conducting of a successful business or the operation of a well regulated home as rain is to growing crops, or as food is to a human being. It would be impossible to estimate the saving to the American housewife through this mediüm
Merchants who doubted the advisibility of advertising a decade ago, and who then classed newspaper advertising as an expense, now regard it as an investment, which will prove good or bad according to the attention they give this modern method of contact with the buying public.
Among all the forms of advertising of fered, newspaper space still requires the least investment for the value it offers, and all others merely are supplementary to it: most effective when used in conjjunction with it. No merchant can lose by putting his mony into newspaper advertising if he merchandises what he has to sell, studies his market and sticks to the truth.
The Jewish race is credited with hawing an unusual amount of business acumen, and one of the strongest arguments in favor of advertising is that nq one puts more money into it than the successful Jewish merchant.
THERE is not a new idea in what I have said, but there is no dodging the established facts regarding truth-telling, go-getting newspaper advertising.

COMPPARISONS are odious of course, but sometimes they are very instructive. For instance, the per capita wealth of North Carolina is $\$ 682$; that of Wisconsin 84,162 . The farmer in Wisconsin is six times better off than the farmer in North Carolina. Wisconsin was recently a great lumber state, but more recently has turnd its cut-over land into farms and pasture lands for dairying herds which now produce the wealth

A MAN IN MICHIGAN recently sued another for the alineation of his wife's af fections; the jury returned a verdict in faror of the plaintiff and assessing the dam ges at SIX CENTS. It is most remart ble how that stock-market crash lowered he price of almost evergthing; but cente is a plenty for any woman's affec tons who does nothing but advertise them for sale.

