

# Business Today

## Merchant's Problems and Current Trade Conditions

### Senatorial Inconsistencies

What is puzzling a great many business men who have tried to keep in close touch with the events in Washington is why some of the senators who made such a strenuous fight for the revival of the war finance corporation should now be seeking by every means at their command to prevent the further extension of government credit in accordance with commitments made to our allies during the war. Both schemes are in one respect alike in that they involve the use of funds by the United States government to finance the needs of foreign countries. To the use of public money in this way in peace time is a considerable objection. In certain respects the plans differ greatly. In the case of the war finance corporation the credit is not extended to foreign governments. On the other hand the lending to foreign governments to the possible extent of \$125,000,000, whether or not desirable at present as a bit of international finance, is a step to the farmers; the opportunity also designed as a war expedient. The reasons for this apparent inconsistency are not hard to discover. The revival of the war finance corporation was a sop to the farmers; the opportunity also designed as a war expedient. The reasons for this apparent inconsistency are not hard to discover. The revival of the war finance corporation was a sop to the farmers; the opportunity also designed as a war expedient.

### Knocking Over the Apple Cart

There is being sent out on the letter-head of a well-known insurance company a circular which purports to give the exact status of the war time loans to our allies, but which is really a bit of propaganda against Great Britain. The letter is not only an in-pour of flesh from our former associate in arms in collecting interest and principal, but it ends with the question, "Why feed and clothe an individual, but that a leading business concern should go out of its way to stir up international ill-will, at a time when the world has enough of it and to spare, is at least surprising. Regarded wholly from the point of view of business, such tactics are extremely shortsighted. As the letter contains a request that in case any use is made of it no mention should be made of the name of the sender, its author shall be nameless.

### Helping Europe Get Straight

While the Shylockian attitude toward our foreign debtors is being advocated in some quarters, Fred I. Kent, vice-president of the Bankers' Association, has a different opinion. He speaks for those who believe that Europe's paying power immediately, and Mr. Kent has shown that before Europe's buying power can be restored it must first regain its buying power. This will be a work of time. It is just here that the corporations formed under the Edge law can render a service by lifting from the exchange the date of payment forward through the granting of long-term credits, to a time when Europe can pay. There is a certain school of political thought, however, to whom the idea of taking payment for goods sent abroad by means of a foreign debt to the adoption of such an expedient is being hinted at. This group is responsible for the stories recently emanating from Washington to the effect that the Wilson administration had committed itself to such a policy of cancellation at the peace conference in Paris. The authoritative denial of this story leaves the advocates of cancellation and of foreign prompt payment to wrangle between themselves. Meanwhile the leading business men of the country are taking an active part in helping foreign countries to set their houses in order. The latest instance is the action of the United States Steel corporation, which has just arranged to extend credits to its foreign customers up to \$20,000,000. (Copyright, 1921, by N. Y. Evening Post, Inc.)

### Financing Foreign Trade

That it is desirable to get the government out of business has been frequently stressed in and out of congress, and yet under pressure from uneasy constituencies congress has gone about as far as it could providing government money to finance exports. This money, as Senator Edge recently remarked, must all come out of the pockets of the people. The government securities to get it. The New Jersey senator went a step further and made this statement, which may be regarded as especially significant when coming from the representative of a highly industrial state: "No matter how much credit or money the United States may lend Europe either through private or government channels, we are not going to encourage or stimulate foreign purchasing if we impose an embargo against imports from other lands. If the American producer needs help, don't let us hand him a pair of broken crutches. And it must be remembered that our imports will help pay for the goods we sent abroad, will help to restore foreign exchange to a reasonable basis, and indirectly will help Europe to curtail its foreign indebtedness to the United States."

# The Investor

## His Present Opportunities and Problems

### The Ideal Investment

The ideal investment, like any other kind of ideal, is difficult to obtain. The qualities which go to make up the ideal investment conflict with one another to such an extent that the best the investor may do is to ascertain what is most suitable in his particular resources. A bond marked for its prime security of principal and certainty of interest cannot be obtained on a high-yield basis; a bond which is exempt from taxation cannot be expected to yield as high a rate as one whose interest must be reduced by tax payments; a bond which can be marketed on an hour's notice has an advantage over one which requires that the owner search for a buyer, and the advantage must be paid for. This item of marketability also affects the loan value of a bond. The ideal investment must have a fair degree of stability; that is, it must be immune from irregular fluctuations. Marketability is not so desirable and it is not worth a great deal when it is accompanied by instability. The latter characteristic is common to bonds of inferior security, either of principal or interest. Unstable bonds require constant watching and cause no end of worry where they form the principal part of an investment programme. On the other hand, instability must not be confused with the prospect of ap-

### preciation which every bond of low coupon rate must have when money rates are being lowered, or with the prospect of depreciation when money rates are increasing. The ideal investment, after all, is the one which the investor can best afford to purchase. There is a time when the man of great financial resources could not afford to put too much of his money in low-yield securities. He could not afford to because it was not necessary. More recently the same investor has been under similar compulsion, owing to high income-tax rates, to avoid high-yield securities because all such securities are taxable.

### Holding Down the Funded Debt

Railroad systems differ markedly in the extent to which they have been able to hold their funded debt close to pre-war levels during the last six years. This is a point which the investor might well consider in purchasing a particular railroad bond. Many railroads have accumulated much heavier burdens during this period, while others have made substantial reductions. Pennsylvania, for example, has been obliged to increase its funded debt from \$219,964,000 in 1914 to a present total of \$438,662,000, which, however, includes the recent \$60,000,000 issue made in refunding maturing this year. The New York Cen-

# A Successful Man

Among the notable professional men of this country who achieved great success along strictly legitimate lines was Dr. R. V. Pierce. Devoting his attention to the specialty of women's diseases, he became a recognized authority in that line. His work, "The Common Sense Medical Adviser," is now in three million homes in this country and Europe. At one time Dr. Pierce represented his home district in Congress. Fifty years ago last winter, this noted physician gave to the world a Prescription which has never been equalled for the weaknesses of women. Many women in every hamlet, town or city will gladly testify that Dr. Pierce's Favorite Prescription did them a world of good.

Another of this great physician's successful remedies is known as Dr. Pierce's Golden Medical Discovery and, like the "Prescription," is now sold by druggists everywhere, in both liquid and tablets. The list of men and women all over the universe who have successfully used it for indigestion and as a blood tonic and system builder, makes an amazing total of thousands.

If you desire a cloth-bound copy of a new edition of the "Medical Adviser" by Dr. Pierce, send one dollar to the Invalids' Hotel, Buffalo, N. Y. It is a book of 1000 pages of ready reference. For those not within easy reach of professional aid at critical times, and in cases of emergency or dangerous accidents, it is invaluable.

## Male and Female Help Wanted

IF YOU THINK IN TERMS OF \$5,000 this year, write me personally. Established house, nationally advertised line for retail stores. Unusual features insure large orders. Excellent territory in North Carolina. Splendid commission contract. Liberal weekly advance to producers. G. R. Williams, Manager, 1920 Euclid Avenue, Cleveland, Ohio. Dept. X-115. 2-20-21\*

CLERK-COPYISTS - (Men, women, over 17), for government department, unnecessary. For free particulars of examinations, write John Leonard (former Civil Service Examiner), 1307 Equitable Bldg., Washington, D. C. 2-18-4t

Wanted—Miscellaneous  
MEN—Learn barber trade. Wonderful demand and wages. Positions waiting. Write today. Moler Barber College, 192 Marietta St., Atlanta. 2-20-30t\*

EARN steady income through sales agency Davis made-to-measure clothes, sold direct to wearer. Co-operation and protection. Spring line ready. Write, giving particulars. P. H. Davis Tailoring Co., Cincinnati. 2-20-7t\*

Situations Wanted  
NOW IS YOUR CHANCE to obtain an experienced male stenographer at a reasonable price. Temporary work considered. For engagement phone 1019-W. 2-21-1t\*

WANTED—Position as bookkeeper. Have had experience in double entry bookkeeping and can furnish best of reference. B. care Star. 2-20-2t\*

YOUNG LADY DESIRES position as stenographer. Two years' experience. Can go to work after March 1. Can give best of references. Apply Box 200, care Star. 2-20-2t\*

WANTED—POSITION AS chauffeur or truck driver. Five years' experience. Married. 203 Meares St. 2-20-4t\*

Lost and Found  
IF THE PERSON that found leather key case on window sill in postoffice will kindly return same to A. N. A. care Star office, will be appreciated and rewarded. 2-18-7t\*

Wanted—To Rent  
WANTED—Two or three furnished rooms in private family for light housekeeping for married couple. Apply Box 800, care Star. 2-20-3t\*

For Rent  
FOUR PARTIALLY furnished rooms; bath and electric lights and gas, at 417 Castle street. Apply 515 Castle street. 2-17-4t\*

FOR RENT—Two fire proof garages, 9x18, at 50 N. Fourth St. Apply T. Miller, 519 N. Fourth St. 2-15-7t\*

STORE IN THE Strauss building, corner 4th and Hanover. Suitable for drygoods, shoes, furniture, or drug store. Apply 719 North St. Phone 1783-W. 2-19-4t\*

FOR RENT—Rooms for storing furniture only. 116 Dock St. 2-20-3t\*

FURNISHED room to one or two gentlemen. Apply 613 Grace St. 2-20-7t\*

For Rent  
ROOMS FOR RENT—Steam heat, hot and cold water. Meals also served. Phone 1002-W, 110 Orange. 2-21-7t\*

ROOMS FOR RENT—Single \$4.00, or double \$7.00. Modern conveniences. 119 Chestnut. One square of postoffice. 2-21-2t\*

FOR RENT—Furnished room, with all modern conveniences, near business center. Phone 551. 2-21-1t\*

Real Estate  
FOR SALE—House and lot at 1419 Ann street; will sell on easy terms, small payment down, balance like rent. Apply 1419 Ann St. 2-20-7t\*

215 NORTH SIXTH STREET for sale. A splendidly built house, near Hemlock street, with a deep lot and rear entrance, good proposition. See W. W. Moore Agency, 205 Princess. 2-20-21-23

THE NIXON CORNER of 8th and North streets is a good proposition for a quick buy. It is a splendid business stand. See L. W. Moore, 205 Princess street, for price and terms. 2-20-21-23

Automobiles For Sale  
AUTO painting, topping, tops dressed, upholstery, furniture repairing, wheelwright and blacksmith work. Prices right; work guaranteed. E. G. King, Front and Ann Sts. Phone 2243. 2-20-21-23

FOR SALE—1920 Buick Six 5 passenger, 5 good tires, with bumpers and spot light, and full set of tools. Only \$6 per cent down and balance in 10 months. Apply to M. A. King at Front and Ann streets. 2-21-1t\*

PLATT AUTOMOTIVE CO. will sell you a used automobile on the installment plan and loan plan, giving you six years in which to pay, providing you have real estate security. No extra charge for the accommodation. No cash payment required. See them. 2-18-7tc

TRUCK FOR SALE—One Ford, worn drive truck, in splendid condition, new cab and dump body, only \$350. Oliver Carter. Phone 1195, 210 South Water St., Wilmington, N. C. 2-20-7t\*

ONE HUDSON seven-passenger Super-Six touring car. Run less than 7,000 miles. Good as new. Bargain. MacMillan & Cameron. 2-20-5tc

ONE USED FORD SEDAN—Good condition. Price \$400. MacMillan & Cameron. 2-20-5tc

ONE DODGE TOURING CAR—First-class condition. For sale at a bargain. Terms. MacMillan & Cameron. For salesmen. Government created debt. A business that runs itself on repeat orders from the same customers in the same territory. If you cannot sell this specialty you will fall selling life preservers on a sinking ship. Curious seekers—hands off! Definite co-operation. Jerome Landt, Pres., 8 South Dearborn Street, Chicago, Ill. 2-20-4t\*

Farms For Sale  
FOR SALE—Twenty acres of good land and a 6-room house, and big barn. Will sell cheap. See T. Hayduk, Castle Hayne road, 8 miles from city. 2-20-4t\*

## Miscellaneous For Sale

\$2.25 FOR PINE WOOD; \$2.50 for mixed; \$2.75 for oak. All dry and delivered anywhere in city. Phone 952-W. Yard Front street between Wright and Meares. Good loads, prompt delivery. 2-20-7t\*

BUY your fresh eggs by Parcel Post, \$2 dozen, \$1.15; 4 dozen, \$2.15; 6 dozen, \$3.05; 12 dozen, \$6.00; 15 dozen, \$7.50. Postage paid and postage sent to return container. Terms, cash. T. H. McGowan, Watha, N. C. 2-19-3t\*

WOOD—Best split oak wood, \$2.75 delivered; hardwood, \$2.50 delivered; bone dry pine, \$3.50 delivered. Guaranteed satisfaction. Call phone 372-J. A. P. Blanton Wood Yard, foot of Barclay St., Brooklyn. 2-17-7t\*

FOR SALE—\$500 mahogany bed-room suite, used less than week; seven pieces. Will go at bargain. Apply "J. C." care Star. 2-17-1tdh

WOOD FOR SALE—Cut clabs cut stove lengths, \$2.25 delivered; cut binders, \$2.50 delivered. Prompt deliveries. Chadbourne Bate Co., phone 611. 2-3-1tc

SEED POTATOES—Maine grown Irish cobbler. It will pay you to see us before you buy. Northern Fruit Co. 2-17-7t\*

WILMINGTON TYPEWRITER AND SUPPLY CO.  
Royal Typewriter Agents  
Ediphone Dictating Machines  
Secondhand and Rebuilt Typewriters  
Secondhand Adding Machines  
Typewriter Repair Service  
515 Murchison Building—Phone 2283. 2-18-1t\*

ANOTHER LOT of Unredeemed Watches—One Waltham, 17-jewel; 20-year case, ticket No. 754, price \$18.50; one Howard, 19-jewel, 20-year case, ticket No. 2636, price \$34.50; one Elgin hunting, 20-year case, 7-jewel, ticket No. 1326, price \$18.50; one Howard 17-jewel, 25-year case, ticket No. 2452, price \$32.50; one Hamilton, 21-jewel, 20-year case, adjusted to 5 positions, ticket No. 4536, price \$34.50; one Illinois Bun Special, 21-jewel, 20-year case, adjusted to 6 positions, ticket No. 2246, price \$34.75. Call at Charles Finkelstein's, 6 S. Front St. Phone 642. 2-1-1t

WOOD! WOOD! WOOD!—For nice pine or oak wood, big loads and quick delivery, call phone 940-J. Williams' Wood Yard. 2-2-30t

PLUMBING and Heating—Have your plumbing and heating, both new and repairs, done by reliable workmen. Every job done by us is a value, sometimes a bargain. R. R. Benson, phone 2338. 2-1-1t

FOR SALE—Three-story store building, with elevator, No. 13 Market St. Apply Meares Harris, 12 Princess St. 2-1-1t

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SPECIAL TO LADIES—We accordion waist, knife, box and side plate, also flute ruffles and kemschick. Mail orders given special attention. J. E. Bruton, Lumberton, N. C. 2-4-18t

FLOORS LAID, scraped and finished; old floors scraped at attractive prices. A card will bring M. L. Brothers, 709 Dawson St. Call phone 1955-W between 8 a. m. and 6 p. m. 2-1-1t

NO MATTER what the trip—whether vacation, honeymoon or business—see our line of indestructo and Hartman Trunks and full line of Handbags and Suitcases at the right prices. Charles Finkelstein, Front and Market. Phone 642. 2-1-1t

LITTLE JOB Electric Shoe Repairing, 113 1-2 S. Front. All goods sent for and returned. Special attention to parcel post orders. Phone 293. 2-1-1t

I WILL gladly tell any one suffering with rheumatism how I was cured in four days after two years' terrible suffering. It matters not what form you have, what you have tried or how long standing. Send name and address today. Address Box 147, Little Rock, Ark. 2-20-3t\*

MIVVER LUMBER CO. in trouble—We had trouble this week in delivery, depending on drays, so we have added a Little Henry to our delivery force to take care of small orders, so phone your orders in, and if they are too large for Little Henry, Red Rambler will grab it and go. We are going to deliver the lumber when you want it. Phone 1555-W. Corner Sixth and Campbell streets. 2-20-7t

INVEST in our non-taxable dividend bearing certificates. We pay the taxes and you get semi-annual dividends backed by more than half million dollars in securities. Investigate. Carolina Building & Loan Association, L. W. Moore, Secretary; E. T. Taylor, President, 205 Princess. 2-20-18tc

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WE ARE LOANING money daily. New series now open for March 5. Get the shares, we pay the taxes. Carolina Building & Loan Association, L. W. Moore, secretary; E. T. Taylor, president. 2-20-12t

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Fayne's Drug Store, Seventeenth and Market streets.  
Hall's Drug Store, Fifth and Castle streets.  
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