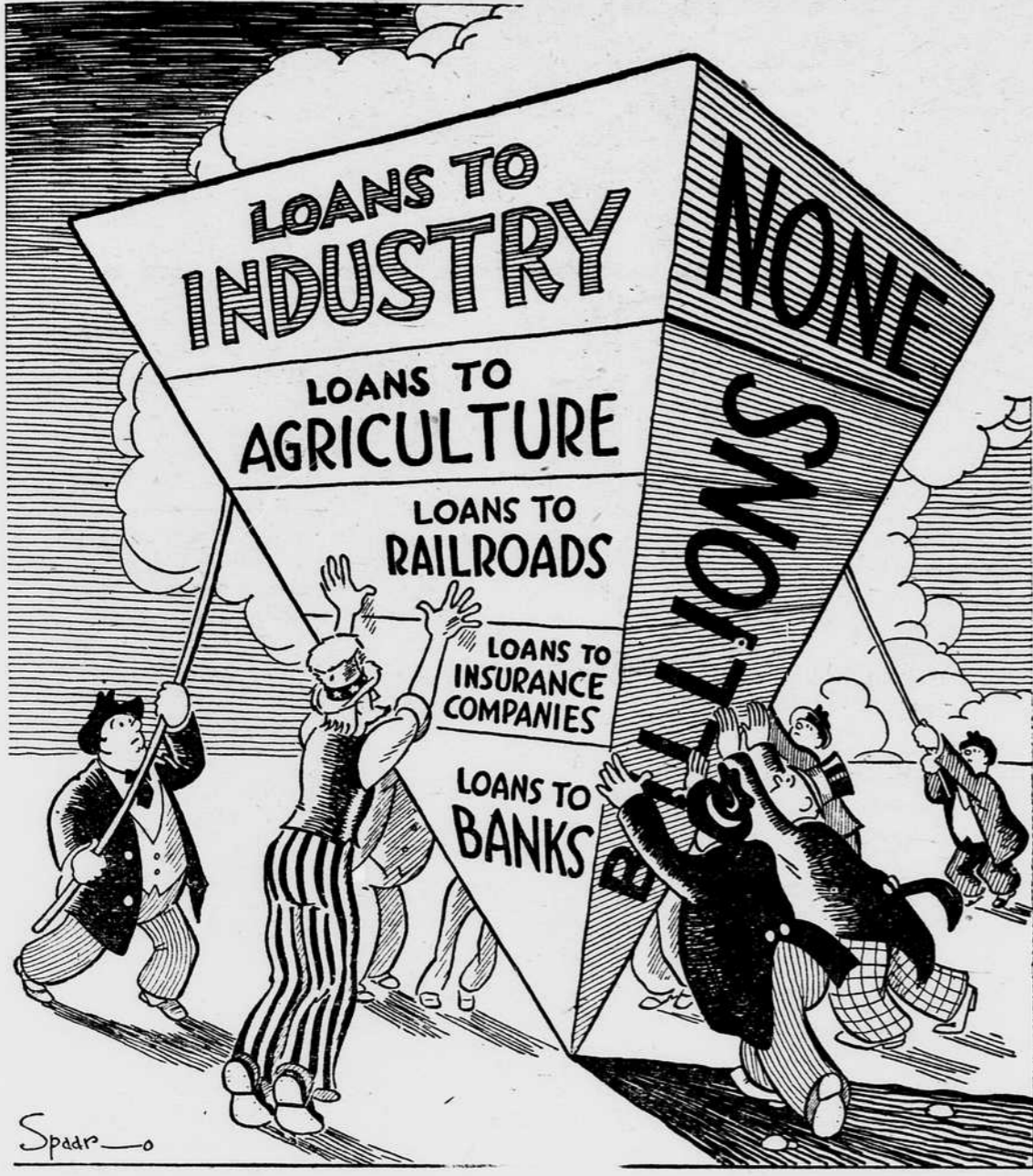


Why Not Put It On Its Base?

---And R. F. C. For Industry Will Do This!



A pyramid will stand on its apex only so long as it is supported. To keep it standing that way is a waste of effort, time and money—and that is exactly what Uncle Sam is doing with his pyramid of government loans.

The base of our whole economic structure is industry. Labor, production and wages—the most vital factors of our social existence—are rooted in industry.

But our pyramid of government R. F. C. loans so far has not included industry. It starts with the topmost sector of the economic order—the banks—and includes the insurance companies, the railroads and agriculture. And there stands the whole mass, topheavy, wavering and inverted, held erect by increasing expenditures.

Let's get back to elementary physics, the rudiments of engineering and the law of gravitation. And R. F. C. for industry would be the true base upon which, to set this tapering bulk of government loans. Give the base the same generous and necessary treatment the apex received and see how quickly normalcy is accomplished.

The dollar may not be so lofty as it was, but it doesn't seem to come and jump into our pockets any quicker when we say "C'm here."

If industry is not given long term credit in the form of working capital loans, all the rest of the loans are down the chute; labor will have less to do, there will be less freight and there will be less deposits made and insurance premiums paid.

Loans to banks, insurance companies, railroads and agriculture—billions of dollars advanced by the R. F. C.—cannot in themselves set the economic structure aright. They may offer some measure of protection to stockholders and bondholders; they may replace depreciated securities and save capital investments, but they lack creative power—the only road to payrolls—work for men and women is industry.

Industry is a creator of wealth of jobs. It makes freight for railroads to carry. It makes human travel. It pays wages so men and women can pay their insurance premiums and have money to deposit in banks. When banks have deposits, insurance companies are paid premiums and carriers have normal freight and passenger service. They need no loans.

Ellerbe Springs has been purchased as a community center for Richmond County. The springs are fed into a five-acre lake, says the farm agent.

Cotton Program Affects Entire Rural Community

Because of low prices for cotton brought stagnation in nearly all lines of business in the South, local business men as well as farmers are interested in present effort of the Agricultural Adjustment Administration to curtail the production of the staple in line with market demands.

Surveys made last fall by county farm agents and other field workers of the State College Extension Service revealed that there was a general toning up of business in every community affected by the operations of the cotton adjustment campaign last season. The payment of debts which had been on merchant's books for two and three years had an excellent effect, these field workers found. The general circulation of cash caused by the buying of necessities and some luxuries also had its effect.

The manager of a large store in one town surrounded by a cotton growing area reported that his business had been the best in all the years he had occupied his present position. This same attitude was taken by other business men in other lines.

"However," reported the agricultural extension workers, "the greatest results were found in the farming communities themselves. Farmers were more cheerful, felt more independent, and had more hope for the future. The improvement in the general attitude of the growers caused a feeling of well-being such as had not existed in the two previous years, to pervade the rural communities."

American people are urged to "Stop, look, and listen." Well, they will always stop to eat when they are hungry, and they will always look when they see a pretty girl, and they are always willing to listen when someone will show them how to get money.

The factories are turning out wonderfully beautiful party slippers, but the old timers would say they are not heavy enough to produce the good old disciplinary effects on the rising generation.

All these things happen when industry is able to employ labor and replace its working capital, depleted by the self-same depreciations that affected banks, insurance companies and railroads.

The loans to insurance companies, while they have to some extent protected the stockholders, have not saved one policy for any person that had lost his job and couldn't pay his premium. Again, while the loans to railroads have protected the bondholders and capital investment, they have not made one more pound of freight to carry or created one dollar of wealth.

The important thing is to put men back to work—turn the wheels of industry. Give industry the loans to replace its depreciated working capital and industry will not only pay back its own borrowings, but make it possible for banks, insurance companies and railroads to do likewise.

But, best of all, industry will then be able to keep men at work, to maintain the American home and permit men and women to retain their own self respect through earning ability.

Sleeps With Dogs Self-Preservation

It was so cold one night recently Jim Brown, Greensboro negro, though he would freeze to death. He was alone in his home without fuel and with only two light blankets. Preparing to retire in his clothes, he held one of the blankets before a kerosene lamp to examine it for holes. The blanket caught fire and was destroyed.

Brown became so numb he could hardly walk. Then he thought of his dogs, a large pointer and a small mongrel. He opened the door and whistled. The dogs, eager to get indoors, lost no time responding. With them came a hound owned by a neighbor, likewise seeking shelter.

Brown took all three to bed with him. Describing his experience he said the dogs snored and scratched "all night." "But I was warm amidst them," he said.

Fleas overran his clothes next morning and he developed a slight cough which a neighborhood white man said was a symptom of "distemper." Brown concluded he had contracted distemper from the mongrel, which had been acting "quarrelly."

He consulted a doctor, who said "Bosh."

As for sleeping with the dogs, "I would have done the same thing," said the doctor.

Mystery of the disappearance of tourists. An exciting story in The American Weekly, the big magazine which comes with the Baltimore Sunday American February 11. Buy your copy from your favorite newsdealer or newsboy.



"SINUS TROUBLE"

I consider this to be one of the most difficult ailments to treat, with which I am now and then confronted I meet it sometimes, and always with regret—I shunt the patient to the specialist every time I can, and feel that I have done the right thing by the sufferer.

Now, a "sinus" would be a blood-vessel if it were in the flesh, and you know what blood-vessels are, arteries and veins. Well, a sinus is a blood-vessel as well—but it is a channel in BONE for the passage of blood; so sinusitis is strictly a bone infection. The surgery of bone is a long shot more complicated than surgery of the softer, more access-

ible tissues.

Sinusitis is of course, an infection—of germ-origin. It is met more frequently about the head—over the eyes, in the cheek-bones—in short, it is where the sinuses are. In this letter, I propose to speak more of possible prevention than treatment of cure.

This season, many of my boys and girls will do a good deal of swimming—a most healthful sport; but we don't want any diving, if you have had a hint of sinus infection this last winter. To have a gush of cool or cold water driven into the nostrils or ears in a high plunge, is not a wise thing for you.

If you are inclined to have neuralgia over the eyes, or even beneath the eyes—over any prominent bony ridge of the head or face, don't sleep

in drafts. If I were a bit suspicious of sinus infection, I wouldn't be caught going out without a head covering, even if a light-weight hat or cap. Going out bare-headed is fine—but has its drawbacks. To treat sinus diseases means to get rid of the germs if possible—but they are extremely hard to reach.

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Former Kaiser at '75



DOORN, Holland. . . . Wilhelm Hohenzollern, former Kaiser of Germany, in exile here since the World War, celebrated his 75th birthday on January 27th and released this recent picture to show himself still " hale and hearty "

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