

The Charlotte News

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SATURDAY, JUNE 11, 1921.

THE VALUE OF APPEARANCE

President T. L. Kirkpatrick of the Chamber of Commerce comes across in The Manufacturers Record an article on municipal cleanliness which he thinks ought to be passed along to the citizens of Charlotte.

There is no doubt about the fact that the city that remains in a clean and respectable appearance is the city that will finally attract visitors and lend itself to easy development in the bringing in of outsiders.

There are today more than 7,000 cities and towns throughout the country who conduct annual clean-up and paint-up campaigns.

In Cincinnati alone, insurance premiums were reduced \$160,000, a year and fire losses \$800,000, according to a statement of the National "Clean Up and Paint Up" Campaign Bureau of St. Louis.

The Bureau tells also of the experience of a St. Louis manufacturer with 23 plants several of which were located within a 300 mile radius of that city.

It became necessary for this manufacturer to establish a new factory, and a number of cities ranging in population from 10,000 to 25,000 offered inducements.

Two of these were particularly considered. "In city, number one, the streets and alleys were dirty, the lawns poorly kept, and both the residence and business property sadly in need of paint, and repairs.

Although the inducements otherwise were very material, it was decided to turn down this offer for the reason that the citizens were so apparently lacking in self-respect that it was not considered worth while to try to arouse them.

The second city was selected for the location of the new plant, even though the inducements offered were not as great as in some of the other places investigated.

The reason for the favorable choice rested in the city's appearance. The streets were clean and in good condition. There was a beautiful park, and throughout the residential sections the houses were well kept, even the poorer homes having a clean, tidy appearance, suggesting thrift and self-respect.

A striking illustration of how one community benefited industrially simply because a clean face was exhibited to the outsider.

"Every city and town in the South might wisely adopt the plan of having regular clean up and paint up periods. The spring season, of course, is the logical time, but in order for the campaign to be permanently effective the good work must be kept up.

The city will be freer from disastrous fires, due to rubbish heaps in alleys and back streets, its merchants will be more prosperous, and its people generally will be more receptive toward new ideas tending to raise the community to an even higher plane of development, and visitors will always be attracted by a "spotless town." Ill-kept yards, unpainted houses, dirty streets combine to increase sickness and to decrease prosperity and progress.

Washington lets us know that Blair is demanding prompt payment of the income tax. Hotty-toity! That fellow's hardly got his seat warm and here he is getting disagreeable already.

ARE THEY UNAVOIDABLE? The views of jurymen assembled by the coroners to investigate deaths resulting in automobile accidents usually come back from viewing the premises and the remains with the somewhat laconic statement that the accidents are unavoidable. We wonder if they are unavoidable or not? The vast majority of them are caused by carelessness and carelessness is always avoidable. Some of them are caused by inhibition and that, certainly, is avoidable. Others happen because of reckless driving and that, too, is avoidable.

MR. KELLY'S PROPOSAL

Congressman Clyde Kelly commands the respect of as many people in the country as any other representative in the national legislature, perhaps. Mr. Kelly is an independent. He was elected to Congress from a wet district in Pennsylvania by the dries as well as the wets, by the republicans as well as the democrats, because he is one of those exceptional public servants who believe in placing duty above partisan interests and whose ability is so well recognized by all factions and classes and conditions of the electorates that he never has any difficulty in retaining his seat.

We have just become interested in a proposition he lately made for the purpose of relieving what is regarded as a distressing housing shortage in the United States. Mr. Kelly makes the very interesting and, we believe, practical point that the government could very well afford to utilize the postal savings for this purpose and his plan is to raise the total of our postal bank savings from one hundred sixty-seven million dollars to five billions or more.

He proposes to do this (1) by increasing the interest paid to depositors from two per cent to four per cent, (2) by making the interest periods quarterly instead of annual, and (3) by using the grand total of postal savings as a federal loan fund for home builders, upon the building and loan plan.

At present the postal savings of the United States are less than two hundred million dollars, after ten years of operation. They are small, says Kelly, because the interest paid is so small as to attract only aliens as depositors. In fact, our postal savings banks are little more than foreign immigrant banks; three-fifths of the depositors are foreign born, and they own three-fourths of all the deposits at present. These banks have done almost nothing outside the great industrial centers of the North and West.

What is happening at present, says Congressman Kelly, is this: The Government pays the postal savings depositors two per cent; the postal banks lend these deposits to 5,211 commercial banks at two and a half per cent; then the Government borrows these funds from the commercial banks on Treasury certificates, and pays around six per cent therefor. In other words, the Government presents 5,211 banks with \$4,724,000 a year as a gracious gift.

It appears to Congressman Kelly that the postal savings banks exist for the commercial banks. He proposes to run the deposits of these postal savings banks in to billions and to lend these billions to the home builders of the United States.

If the rate were increased to four per cent for deposits, and the interest periods were quarterly instead of annual, the United States would stand a fair chance to have as many depositors as France or Italy, which would give us about two billion dollars of postal savings deposits. The postal savings of the United Kingdom are right around five billion dollars. If our ratio of thrifty people were equal to that of New Zealand, we would have around ten billion dollars in our postal savings banks.

Congressman Kelly points out a way to assemble the capital needed as a national loan fund for home builders. The business ought not to be more difficult in the United States than in England or in Denmark. Any Dane who can find one-tenth of the purchase price can borrow the rest either from a state bank or a cooperative credit union, and have from ten to sixty years in which to pay back the loan on an amortization plan. The monthly payment under Congressman Kelly's plan would be less than the monthly rent at present rates.

Our Farm Loan Bank is now lending farmers millions on the amortization plan. The postal savings of the country could be managed as a loan sum for home builders in exactly the same way and with the same safety.

The elimination of grade crossings in connection with the rebuilding of roads in Mecklenburg county and in the whole State, for that matter, is being wisely agitated. The railroad companies which are having a hard time making a living will probably fail to see how they can afford the expense of such tearings up as will be necessary, but what we fall to see is how they can afford not to eliminate all the possibilities of tragedies on the grade crossings. It looks as if they would be regarded as prohibitively high.

GOOD ROADS AND THE COUNTRY SIDE

One has to make a trip over some of the fine roads which have been built in certain parts of the State recently to get an accurate idea of just what they are meaning to the sections through which they run and what they are going to mean increasingly in the future. Take the good roads which have just been completed through Guilford county, some of the finest stretches to be seen anywhere.

Along the country through which they are running, one can see how the land-owners are beginning to shape up their properties, improve the appearance of their farms and homes and otherwise brighten things up so that they will be in keeping with the natural enhancement which the hard-surfaced roads bring.

And what is being done is being done everywhere that good roads are being resorted to. The same thing will happen in Mecklenburg county when at length we shall have completed what is expected to be as fine a system of hard-surfaced roads as can be boasted anywhere in the South. Mecklenburg farmers are progressive, financially able to improve their properties and when these roads shall have been built, we will find them, like their brethren elsewhere, making elaborate improvements on their abutting properties, cleaning up their premises, painting their barns and outhouses and giving their lands a new raiment.

Roads are the hand-maidens of progress and development of the right sort.

THE CASE OF THE TRUCK MAN.

The Graham boys who live out on the Park road and run an up-to-date truck farm, trying to supply the markets in Charlotte with fresh vegetables in their season, are among those who believe that the men of this county who raise such things ought to take them direct to the retail grocers of Charlotte and let them sell to the households of the city.

Their argument is that it takes too much time to peddle out vegetables, that all the profit in the game is soon eaten up by having to run from house to house, with all the time which is involved, the uncertainty and the final risk of not being able to unload daily deliveries at all. Whereas, if arrangements are perfected with the retail grocers by which these latter take daily consignments of truck from the farmers of Mecklenburg, the producers can better afford to take a somewhat smaller price for their commodities.

These men say that the retail grocer's business is to do the retailing, that he is prepared to make deliveries at all hours of the day, that he runs his business on such a scale as to make it possible for him to deliver at a small profit and that, in the final analysis, the producer who arranges to sell through the grocer is the man who can afford to launch into this business with an assurance of a market.

What seems to be largely in the way of the development of the trucking business in this county is an uncertain market. Producers of vegetables generally discover that when one has a certain commodity to sell, everybody else has also and that if he undertakes to peddle out his stuff, it is merely a case of running from house to house without satisfactory results.

We have heard of many a farmer of Mecklenburg being forced either to give his stuff away late in the evenings or take it back home, after having spent a whole day in the city, with the loss of time involved. This is naturally intimidating and disheartening. Farmers can not be expected to take much interest in the development of markets here so long as such conditions prevail.

Whatever may be said to the contrary, it looks as if the argument submitted to this newspaper by the Graham boys would stand up, that the producers ought to make engagements with retail grocers to accept a slightly less profit for their commodities, bring them to town early in the mornings, return home and utilize the day in doing something else beside running to and fro through the streets of the city hunting up customers.

The back-yard gardeners are having a mighty poor time of it this year. After having suffered the loss of several early plantings because of the continued cold weather which hung over from the past winter, they are now watching their vegetables burn up for the lack of rain and with the blasts of the biting winds.

A BOOMERANG

President Harding as being quoted as having shown some irritability over the growing evidence that the people think "the government can cure all business ills".

He shouldn't get sore about it. Republicans orators flew north, south, east and west in the campaign last year telling the people that the republican party was the only party of brains and statesmanship in this country and that if it was enthroned, the country would swiftly return to a state of "normalcy".

Now that the republican party has failed to demonstrate that it has either brains or diplomacy or statesmanship or anything else to the utter exclusion of the democratic party, the people are opening their eyes a bit and manifesting their impatience.

The government, as the President very correctly says, can not cure few business ills. It can cure very few of them by legislation, as a matter of fact, but the impression under which the people have been laboring has been that only which the republican leaders sought to disseminate. They wanted the votes and they told the voters that the republican party was omnipotent, or words to that effect. The thing is becoming a boomerang.

The sad discovery of an "umps" and five ball-players in a crap game up in Winston suggests a brand new way of getting back at these czars. If his majesty doesn't suit you during the course of the nine innings, lure him into a bone-rolling contest after the game. If lady luck is fickle, set the cops on him.

OHIO STUDENTS SEND WEEK'S WASH HOME

Columbus, Ohio, June 11.—Hundreds of students to Ohio State University here send their washings home. These students include a number who reside in distant parts of Ohio. A canvas-covered box is used in sending the soiled linen home and ably through this practice of letting mothers do the work, these students say.

Soon learning the necessary amount of postage, the boys stamp the boxes and pile them about mail boxes in the university district. However, on rainy days when rain soaks the boxes, the weight is registered at home postoffices means "postage due" for dad.

The largest consignments are mailed on Sundays. At one mail box, near High street and Eleventh avenue, the southeast corner of the university campus, it is necessary to use a wagon in removing the large number of laundry boxes which, sometimes, are piled higher than the mail box.

WHEN BIRTHS OCCUR.

Paris, June 11.—Throughout the whole civilized world the greatest number of children are born in the months of October and November, according to Dr. E. Apert, of the French Children's Hospital, who has just completed a study of birth statistics of all civilized countries. Dr. Apert observes that in these two months are born also the largest number of illegitimate children and that the greatest number of eminent men have birthdays in October and November.



Disappointment is a thorn into a day of bliss, but when you find a street car gone you did not want to miss it simply makes you cuss and swear and spit upon the thoroughfare and bellow forth in deep despair. You grit your teeth and hiss. Such disappointment comes each day to those who ride down town. You always see it scot away. Your smile becomes frown. When you hear a car you need no matter what your surplus speed find at everywhere you are. It's useless to dash out and try to stop the street car with your cry—motorman has just sped by. You did not miss it far. If you creep on hands and knees and try to fool the thing you'll see it roll behind the trees and hear the foot going ring. Just as you reach its stopping place you'll find it gone in every case. It's folly when you try to 'catch' and catch it with a spring. No matter how or what you do to head it off each day you'll find it very hard for you to hold the thing at bay. It matters not how fast you go and makes no difference how slow it's just as well that you should know the car has rolled away.

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CLAXTON IS ONE OF WISEST MEN

He Actually Thinks That He Can Pass on Edison Quiz.

International News Service. Washington, June 11.—Boy, page Thomas Edison for Philander Priestley Claxton, United States Commissioner of Education and the owner of a whole string of college degrees.

Mr. Claxton is willing to claim the distinction of being the only man so far found who thinks he can pass the famous Edison test for bright minds. Confronted today by the list of questions which is said to have had remarkable results in crushing the ambitions of college youths who yearn to work in Edison's factory, Mr. Claxton said with delightful confidence: "Oh, I can answer most of these."

After he had gone over the questions one by one he said: "I ought to pass. I can answer about 90 per cent of them."

Before Mr. Edison goes to the expense of coming to Washington to grab Mr. Claxton for his factory it should be stated that the reporter who conducted the Commissioner of Education through the test cannot conscientiously vouch for his claim. Accurate reporting demands the following revelation: Answers to some of the questions Mr. Claxton said right out loud. Answers to others—many others—he confided only to himself.

When Mr. Claxton came to the momentous question concerning domestic sardines, he said: "Now, where do we get domestic sardines? I don't know—Italy, I suppose."

"What is the longest river in the world?" "The Amazon," replied the bright reporter.

"The Amazon—the Nile, one of the two," said Mr. Claxton with triumph. He admitted cheerfully he couldn't bound West Virginia offhand and hadn't the "lowdown" on copra or the manufacture of window glass.

But still Mr. Claxton was not inclined to ridicule Mr. Edison's test. "I imagine Mr. Edison had in mind a test to show the ability of applicants to think quickly and to demonstrate their breadth of knowledge, versatility and retentiveness of memory," he said.

"Would you give such a test to an applicant for a position in your office?" he was asked.

"Well, that would depend on what I wanted him for," he answered diplomatically.

LOCAL B. & L. MEN TO ATTEND MEETING

Several local building and loan men are expected to attend the annual convention of the North Carolina Building and Loan League to be held in Elizabeth City June 14-16. A. G. Craig, of Charlotte, is secretary of the association. Mr. Craig said that he hopes every officer and director who can get away from the city will attend the meeting.

F. D. A.

A READY FRIEND IN TIME OF TROUBLE. ATTESTED BY LONG RECORDS OF "MONEY FOR ASHES"

ALEXANDER'S F. D.—THOS. L. Insurance. Always Protects—Never Sleeps.

TRYING TO SALVAGE FORTUNE UNDER SEA

London, June 11.—The Admiralty salvage vessel Racer and her tender, the Canadian drifter No. 1, are under orders to leave Portsmouth to renew operations for salvaging the remainder of the gold bullion from the wreck of the armed liner Laurentic, sunk off the north coast of Ireland in January, 1917.

About 12 million in gold was in the Laurentic, of which four million has been recovered. It is hoped to recover the remainder. She lies in 20 fathoms off one of the widest parts of the Irish coast. She is practically covered with sand and silt, which has to be removed by powerful pumps. The plates and girders of the wreck have to be blasted away by explosives, making the task of the divers difficult and dangerous.

HOME METHOD THAT REMOVES DANDRUFF AND STOPS ITCHING SCALP

An itching scalp is caused by dandruff, and dandruff comes from neglect of the head, which leads to dead, brittle, falling hair. Keep your scalp properly cleaned and you will not be bothered with dandruff or itching head and falling hair.

The best way to rid your head of dandruff and itching, prevent your hair from falling out and make it retain its full beauty and splendor, is to frequently give the head a thorough cleansing and brisk rubbing with Amproco Medicated Cocoonut Oil Shampoo, a combination shampoo and hair tonic.

Amproco thoroughly cleanses the scalp, rids it of dandruff and brings renewed life and lustre to your hair. Use Amproco and you won't have to use a tonic afterwards, as Amproco has all the tonic qualities found in any good hair tonic, including quinine. As there are numerous cocoonut oil shampoos, be sure to get the genuine medicated shampoo and tonic combined by specifying "Amproco" and accept no substitute. Amproco is guaranteed. 50c at best toilet counters.

KEEP KOOL Hot Weather Suits



Beautiful fabrics that give the breezes a chance to cut off the heat waves. Just what every man is looking for this kind of weather.

The materials are: Tropical Worsteds Palm Beaches Mohairs Shantung, Etc. Straw Hats White Flannel Trousers.

The Men's Store 34 So. Tryon.

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For those who seek Wedding Gifts we are offering a most beautiful assortment of hand-painted china. These pieces are elegant and particularly appropriate.

B. F. ROARK Diamonds, Clocks, Watches, Silverware. 10 N. Tryon Street

Look! Men Summer Wear At BELK BROS.



YOUNG MEN'S SUITS

\$45.00 values in the new materials and models at \$25.00

Schloss, Hamburger, Styleplus, in any models at \$25 to \$35

New French Serge Suits. Extra values at \$19.95

Palm Beach, Mohairs and Tropical Worsteds at \$12.50 to \$25

NEW STRAWS

In the most up-to-date shapes. Just lots of them at \$3.95

Big assortment of Men's plain and rough Straw Hats. Hats made in all shapes and sizes 98c, \$1.50, \$2.98, \$3.95

Men's Panama, Bangkok and Baliduke Hats—the newest thing for summer wear. Priced at \$1.50, \$2.95, \$3.95 and \$6.00

SHIRTS

Fancy Dress Shirts of Percale and Madras, plain or patterned. 98c to \$2.95

NECKWEAR

A new stock of attractive Neckwear in beautiful designs 50c to \$1.50

FOR BOYS

SUITS UNDERWEAR

Boys' Worsteds Suits made in the most beautiful models and patterns. These are made by the best manufacturers and are one of the best fitting garments on the market—

\$6.95 \$8.95 \$9.95 \$12.95

BOYS' CAPS, made of Serge and Fancy Mixtures—

48c 69c 75c 98c 98c \$1.25 \$1.48 \$1.98

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