lif pain inily juvinut


 $\frac{\text { New Bern, N. C. April } 7 ; 1210}{\text { SHORT CREDIT DISCOUR }}$ ages extravagance There is no question to the state that extravagance isa besettiog na tional sin. Extravagasaee is said to mechanism, and the aatomobile io
pointed out as an object lesson, foo pointed utility can hardly be urged to which is said to be one auto to er ery 1100 people.
Prosperous conditions have usu ally provoked an excess in living
until extravagance prevailed. In business, prosperous times mean a expanding trade, both among re
tail and wholesalo houses. This aiil and wholesale heuses. Thi xpansion develops credits,
redit giving in flush times has n appearance of risk, then with this credit giving on all sides there is
created a living beyond the usual are methods, so that the first fi redit givers tizd up and anable to eet their obligations netailers, would only give short time credit at the most, and only pay, and wage earners at certai semi-monthly, not louger than one check upon the extravaganee hose of small resources, and thi nerchant thent of the individual an business house does not drive away rade. Of course the goods and the lown, for the cash customer is the credit will not bargain closely cannot, for cash talks, while credit The safety of the cash system is he pursues it or not. It is equally recognized as economical by wage Short credit will discourage indi any other one thing. It teaches
best of all the full purchasing pow er of every dollar, therefore the
value of the dollar because of the

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