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STRAIGHT TALKS WITH AUNT EMMY ON SAVING AND INVESTING

Aunt Emmy and Maud were talking about saving money.

"What does a savings bank do with the money people put in it, Aunt Emmy?" inquired Maud.

"It is invested in sound mortgages, perhaps, or government and corporation securities. You see, the men who run savings banks are trained financiers. They know what securities are good and what are questionable; so they invest the bank's funds—that is, the money they receive from depositors—in the best securities in such a way that they will be able to pay you interest on your deposits and be able to return your money to you when you want it. In order to do that they must invest in securities that pay a higher rate of interest than they give you to cover the bank expenses and to build a surplus against emergencies."

"But, Aunt, if the banks invest our money, why can't we invest it ourselves?"

"We could if we knew as much about investments as the bank does. Bankers are not likely to make the mistakes made by the ordinary person. They are not deceived by impressive looking stock certificates, plausible letters from brokers, or charming voices over the telephone urging them to buy this or that. Your banker is a hard-headed business man who investigates thoroughly before he invests the bank's money. For this reason many conservative persons prefer to keep their savings in a savings bank, knowing that their money is in wise hands and that even though the rate of interest they get may be moderate, their money is far safer than it would be if it were invested less skillfully."

"Surely, though, it must be possible to get more than 4 per cent on your money and yet be safe," Maud said.

"It is under certain conditions," Aunt Emmy agreed. "The trouble is that so few people are frank about their money matters with men who really can be trusted for advice. They would rather take the advice of a glib stock salesman. No matter how small a sum a person is thinking of investing, advice should be sought from a trust company or bank. Women especially don't seem to realize this."

"The savings bank is always safe. It is a good plan to keep your money in the savings bank until you have a good sum. Then withdraw part and invest it in some security paying a higher rate of interest. But be sure to seek good advice before you buy. In this way you can always have some cash on hand in the bank, yet gradually convert most of your savings into high grade securities."—ANNE B. ATMES.

THE BURDEN OF GOVERNMENT

The financial burden of government has become increasingly heavy in recent years. It has, at times, reached the point of oppression. The Federal tax of 1920 aggregated more than five and one-half billion dollars. This year, after strenuous efforts to reduce the war-time peak, the total still exceeds three billion dollars—a sum far greater than the entire burden of funded debt accumulated as a result of the Civil War. State and local taxes have increased at an even greater rate. Taxation has become more than a problem; it is a threat of impending disaster.

Not is the burden of government limited to taxation. We are oppressed by a multiplicity of restrictive laws and administrative regulations. It is estimated that there are over two million laws and ordinances in the records of nation, states and municipalities. One adult person out of every twenty engaged in business or industry is a government official, agent or employee.

In the face of this record, despite the general recognition of the overwhelming burden of government, we find ourselves constantly waging a defensive battle against plans and programs which would transfer still greater duties to government, which would hamper individual initiative still further, which will—if put into practice—crush individual ambition and destroy individual opportunity.

Under these circumstances it is our right—it is our duty—to affirm and defend sound principles of political faith as we have, on other occasions, supported sound principles of economic progress. The Constitution of the United States has stood for 135 years as the bulwark of our individual and our collective liberties. The Constitution has been and is now the greatest existing restraint upon an arrogant majority. It has been and is now the greatest existing defense of the very minorities which, at this time, are being led to denounce its restrictions.

One of our greatest needs is to re-pledge the attacks now being made upon the integrity of the charter of our freedom. We should—we must—oppose vigorously all efforts to give Congress the power to override decisions of the Supreme Court—thus thereby destroy the division of governmental power which is the inherent strength of our constitutional system.—Walter W. Head, American Bankers Association.

The Scrap Book

Sea Serpents Seized

Steamship in Straits

Although sea serpents are now generally conceded to belong only to the world of fables, there are approximately 60 species of snakes that make their home in salt water, some of them attaining a length of several feet. They are poisonous, according to Popular Mechanics Magazine, and although timid under ordinary conditions have been known to attack savagely when disturbed. When the steamship Itala dropped anchor in the Straits of Macassar not long ago, it roused a school of salt-water reptiles that swarmed on board, crawling up the chains and hawsers. The ship was reported to have been held up several days before the snakes could be driven away. In many respects these reptiles resemble the land varieties, but have broad paddle-shaped tails, which enable them to swim rapidly after small fish.

American Population Has Drifted to Cities

At the birth of the American nation 130 years ago, its largest city had not more than 43,000 inhabitants and only one person out of thirty lived in the six towns of 5,000 or more inhabitants. Abram L. Harris, Jr., writes in Current History Magazine. In 1900 there were in the United States only six cities whose population was over 50,000 and these contained only 1 per cent of the population of the entire country. In 1900 there were 547 such cities, which at this time contained 32.9 per cent of the country's population. But in 1920 the number of such cities had increased to 924 and contained 43.8 per cent of the total population. Today nearly one-half of the American population lives in places of over 2,500 inhabitants, a tenth in villages and hardly more than two-fifths in the open country.

Mail Clerk in Luck

A few weeks ago a registered letter containing \$3,000 was sent from a firm in New York to a bank in Augusta, Maine. On failure to arrive in Augusta an inspector traced it to a point on a Maine railroad. The mail clerk to whom it must have been delivered was forced with the charge of theft. He asked permission to search his car on the mail train that he had worked on. Under observation he was allowed to do so. After a long search and just at the moment when he was about to give up in despair, the clerk happened to glance down behind some steam pipes and picked up the letter. The car in which it had rested had been used for weeks on different parts of the system.

MATRI-MONY



"No, sir! No more loans! I haven't a single dollar!"
"Well, if all your dollars have taken unto themselves mates, I wouldn't think of separating them—let's have a couple."

Here's Singing Rat

One of the families of Anderson are being regaled every night by a singing rat, says an Anderson (S. C.) dispatch to the New York World. Each night Archie McConnell and family, who live a short distance from the city, have heard this unusual sound and have finally traced it to a rat.

Mr. McConnell says the notes are not unlike those of a canary bird and they continue for hours at a time, often long after the family has retired. The rat is like an ordinary rat, except Mr. McConnell says, it has a sort of proboscis which may account for its singing ability.

Lightning Gives Idea

At a carnival in northern England a tent in which a wireless concert was in progress was struck by lightning. The canvas was split, but the most curious effect was that the dark brown stockings and green blouse worn by one of the women in the tent were bleached white. Such a happening suggests that scientists might profitably investigate the possibility of adapting electricity for bleaching purposes.

Sea Monster Dragged Boat

A sea monster measuring 17 feet in length and 12 feet in girth, and weighing nearly two tons, was captured at Simon's Town, South Africa. When harpooned, the species of sea elephant dragged a 30-foot motorboat two miles and put up a desperate fight before being killed.

Has Variety of Pets

A recent passenger on the Cunarder Saxonia brought a small Noah's ark cargo to his Canadian farm. It consisted of two geese, two ducks, two owls, eight different kinds of cage birds in pairs, and a pair of white mice.

The Old, Tender Mocking Voice

By MARGARET WIDDEMER

(©, Doubleday, Page & Co.)

"I'M NOT sure I wanted to come back," said Kitty's voice—the old voice, half-penitent, half laughing, wholly casual.

He turned. It was really Kitty, lying back in her chair, with her white-clad foot on the fender in the old luxurious way. The firelight glittered on her hair and made rosy shadows on her flowered gown. And yet four years of absence and silence lay between this moment and their last parting.

He cried out, "Kitty! Kitty, darling!"

"Really I, Cliff," said the old, tender, mocking voice.

She smiled over at him.

"But you always knew our love was eternal. That I would never belong to anyone but you."

He reached out his hands to her, little and slim and rosy in the big chair they had always called hers.

"No, dear," she said, lifting her hand, the bracelet he had given her a little chilled. He wanted to touch her and hold her, now she was here again and his. But she had always been like this—elusive. He must be patient. He would reach for the little hands, the little body, whom she was talking intently and oft guard. And she would laugh and yield carelessly in the old way.

She leaned to him again, talking in that quick, earnest way he had been waiting for. It always came, slipped in between her laughter.

"Cliff, did you dream about me lately? Oh, Cliff, do you remember, when we'd only been engaged a week, how one night I dreamed that we were in a wood together, talking and laughing, and we promised in the dream that we would always come to each other when we needed each other—and that night you'd dreamed it, too?"

"Yes, I remember," he said, thrilled. "We did that five times. And we always found out that we had had the same dream."

"But hasn't it come to you since—lately?" She looked at him wistfully. "Because twice—lately—it has come to me."

He stared at her, half-terrified. Such dreams had been very far from him since Kitty's departure. He had fought all dealings with the unknown, those half-gay, half-serious affairs with the borderlands that Kitty had led him into. A man drops such things as he gets older. And yet—yet—she knew? It was true. Twice lately he had walked in a dream-wood with Kitty, whom he had tried to forget. And now he did not need to forget her—now she was here, and his for always!

"Twice, lately, to me, too, Kitty," he said awed. "Then we were right."

She laughed out, as a child does, for sheer happiness.

"Yes, we were right. Our love was forever . . . but we always knew it was."

"Yes," he echoed her gravely. "We always knew it was. And yet . . ."

"There's no 'yet'—there's only 'always'!"

And after a time she suddenly rose. "I must go now—for a little while," she said, smiling. She flushed a little as she said it. Her crisp summer frock, thin, white, with its vibrant pink roses, nearly brushed him, and her eyes looked thoughtfully into his. "I wonder, why I thought you needed me so dreadfully."

"I always do—always will!"

"Yes—that way—I, too! But just now—the particular urgent thing. Don't you know? You always knew before."

He shook his head. That was a trivial thing compared to the fact that, for ever so little while, he was not to see her.

"But it won't be a moment now—or it will only seem like a moment—before we are together for always. Our love's forever, isn't it, dear? I wonder what it was you needed me so for . . ."

"Kitty!" He flung out his arms to keep her, but she was gone, with a little laugh, before he could clutch more than her dress.

He stood up, catching his breath suddenly. Something was still in his hand, a brittle something like a butterfly's wing. He knelt to the firelight and opened his hand, slowly, carefully, as if it was a dream. Yes, there lay something in his hand—it had been flowered muslin once; it was ash, and crumbling now, and the tracery of roses was dingy brown. He rose from his knees, white and trembling, and the ash fell in his palm—such an ash as muslin might make after four years shut underground.

There was a sound of many feet on the stairs, and voices calling him. "Cliff, she's ready now! Helen's ready!"

Helen came down slowly, tall and smiling in her going-away gown, ready for him.

How could he tell—how could he have known it was eternal; that marriage with Kitty, who had died when their first child was born? How could a lonely man go through all the years unmarried? And yet . . .

He looked down with terror at the damp ash, clinging to his fingers still . . .

"Come, Cliff!" called his bride's voice from the stair-foot. He went forward to her.

"Thank God!" he said silently over and over. "Thank God Kitty did not know why she came!"