

# THE RICHMOND PALLADIUM AND SUN-TELEGRAM

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## Credit and Depressions

Many people do not understand how insufficiency of the supply of credit can account for depressions. This is mainly because they confuse money for credit. In times of credit stringency such people vociferously demand the issuance of more money.

Money, however, is not credit. Credit is the things that money will buy; the things that the owners are willing to part with for money.

If two bushels of potatoes represent plenty and there are two dollars of money to be allotted to buying potatoes, they will sell for a dollar a bushel. If one bushel of potatoes represents scarcity, it will sell for two dollars a bushel. If two people are buying potatoes in the first case, each got a bushel, and in the second each got a half bushel, for a dollar.

In the second case, one of the two people might borrow the other's dollar and so be able to buy the whole bushel. In this case, money apparently is credit. Actually, however, the one loaned the other the half bushel he could have bought, money simply being the medium of credit and potatoes the actual form of credit.

If these purchasers had been inflationists they would have demanded that more money be printed. If the demand had been acceded to and two more dollars were issued, making four altogether, the owner of the potatoes would have demanded four dollars instead of two for the bushel. Inflated money, in this case, would

manifestly be worth only fifty cents on the dollar.

This discussion has had to do so far with a case of natural scarcity of one form of credit. Credit, that is, goods, raw materials, etc., can be artificially rendered scarce. This is done in two ways; through monopolistic speculation and by a public spending jag.

In either of these two cases, prices of some things get too high in relation to prices of other things. There are not enough of the lower priced articles to exchange for the higher priced, either by the actual owners or by borrowers. The penalty for this unbalanced condition is the exhaustion of purchasing power for the high priced things and a fall in their prices.

This unsettles all industry, disturbs the people psychologically, for they will not buy on a falling market, and results in curtailing production. Industry does not reawaken to activity until prices have been re-established on a basis of approximate fair relationship, and the people, getting over their obsession that the end of the industrial world is at hand, begin to buy again.

The remedy is largely an individual matter. It is up to each one in his business or in his job to use common sense in spending and saving. Extravagant business and personal expenditures boost prices through increasing demand.

These alternate periods of prosperity and depression have been noted for many centuries. Pliny, a Roman writer, mentions a depression nearly two thousand years ago. This only goes to show that human nature remains very much the same and consequently is still reaping the same penalties it always has invited by what it has sowed.

Wise people protect themselves by saving a large part of their bigger earnings during prosperous times to see them through the inevitable depression that will follow. Many people get their start to wealth by bargains that always are available during a depression for those who have the money to buy. But they had to have the strength of character to save first, when others were supinely following the easiest way and were spending.

## Answers to Questions

(Any reader can get the answer to any question by writing The Palladium Information Bureau, Frederick J. Haskin, director, Washington, D. C. This office supplies strictly to information, legal, medical and financial matters. It does not attempt to give advice on legal, medical or financial matters. It does not undertake exhaustive research on any subject. Write your question plainly and briefly. Give full name and address and enclose two cents in stamps for return postage. All replies are sent direct to the inquirer.)

Q. How is gum arabic used instead of starch for cummerbotoms and lawns?—L. E. G.

A. In using gum arabic instead of starch for laundering summer dress goods, one dessert spoonful of gum arabic is dissolved in a cup of boiling water and added to two gallons of water used as the last rinsing water.

Q. Why does the rainbow always appear as a semi-circle?—B. F. T.

A. A rainbow does not appear as a semi-circle at all elevations. It would be possible for a person looking from a balloon at a considerable elevation above the earth's surface to see a rainbow in the form of a complete circle, its center being directly opposite the sun. At the top of a high mountain, a rainbow could appear as much more than half of a circle.

Q. What is a cretin?—W. C. S.

A. The cretin is a feeble-minded person whose condition results from the absence of or a hypothyroidism of the thyroid gland, the consequence of which is an arrested development, both physical and mental. The cretin is of small stature and low mentality.

Q. How many freight cars were sent over seas during the war?—R. F. W.

A. The war department says that 19,271 freight cars were shipped to the fighting forces. These cars make one solid train over 140 miles long.

Q. What is an "open policy" in insurance?—E. V. R.

A. An open policy is one in which the value of the object insured has not been fixed, but has been left to be determined in case of loss, or because it has been left open to permit of the addition of other things whenever occasion demands.

Q. When was the interior department established?—E. I. L.

A. The department of the interior was established by an act of congress of March 3, 1849.

Q. What was the worst flood in the history of the world, so far as loss of life was concerned?—A. B.

A. Authentic flood statistics are not available, but the greatest disaster of which there is authentic record was the overflowing of the Hoang-Ho, China, in 1857, in which the loss of life was estimated at from 1,500,000 to 7,000,000.

## Lessons in Correct English

Don't Say:  
The disease is OFFENSIVE.  
His manner was ODDIOUS.  
It was a DETESTABLE lie.  
The food was DISGUSTING.  
Conditions in the prison are LOATHSOME.

Say:  
The disease is LOATHSOME.  
His manner was OFFENSIVE.  
It was an ABOMINABLE lie.  
The food was NAUSEATING.  
Conditions in the prison are REVOLTING.

## Broke Up Housekeeping

"We had to break up housekeeping because of my wife's stomach trouble. No medicine did her any good for more than a few hours. On the Oshkosh a friend praised May's Wonderful Remedy so highly my wife tried it and she has enjoyed the best of health since taking it." It is a simple, harmless preparation that removes the catarrhal mucus from the intestinal tract and allays the inflammation which causes practically all stomach, liver and intestinal ailments, including appendicitis. One dose will convince or money refunded. Clem Thistlethwaite's 7 drug stores, A. G. Luken Drug Co. and druggists everywhere.—Advertisement.

## TODAY'S TALK

By George Matthew Adams, Author of "You Can," "Take It," "Up"

### THOUGHT

I shall never cease to wonder at the power of thought. How strange it seems that the most powerful weapon we possess for the bringing of health and happiness to us is the least used by us.

No man is great except as thinking makes him so!

Your thoughts are the fathers of every desire that comes to you. It is unorganized and unused thought that gets us into so much trouble.

For years I crossed a great marsh near one of the biggest cities in the world. I used to think, as I crossed it, of all the possibilities for development that some man's mind would sometime bring forth out of that vast swamp. Just within a few days I have read of plans that are to make that useless area one from which factories and homes shall spring. That mass of stagnant water will be drawn into regular channels and from its movement will come life and industry.

Many a book has started trains of thought that have lifted many a life from the humdrum into activity and service.

One of the prizes I have won is from a young man who wrote me that one of these daily Talks had influenced him to leave a mediocre clerkship and take up the profession of law. But he didn't write me about it until he had graduated from his course and opened his office!

What vast power we all possess—that is asleep!

By thinking you are able to free your body from many of its aches and pains. By thinking you may bring cheer and brightness to scores of people to whom you are now just another of the thousands of human beings.

The prodigal son had every chance in the world to find happiness in "riotous living"—but it tired his soul and sickened his body. Then it was that his thought demonstrated its power and he said with a will—"I will arise and go to my father!"

All the fame and fortune that has ever existed, isn't able to buy a single great thought!

## Who's Who in the Day's News

Field Marshal the Earl French, who commanded the British forces in France the opening years of the war, is preparing to visit the United States, his first visit to this country in 10 years.

Earl French's family had hopes in his younger days that he would enter the church. His plus training, however, failed to so influence him. He entered the king's navy and after graduation from the training ship Britannia, became a midshipman. He was the principal cavalry commander in the Boer war. At the request of Gen. Sir George White, French escaped from Ladysmith as the Boers laid siege to it by hiding under a railroad coach seat.

When the earl came to the United States 10 years ago he was Gen. Sir John French and occupied the position of chief of the imperial general staff. Since that time this English hero

has been raised to the rank of field marshal, and raised to a peerage, first as Viscount French of Ypres and then as earl.

After commanding the British forces the first two years of the World War Earl French was made viceroy of Ireland, serving in that capacity two years.

There is a theatrical manager who is noted for keeping people waiting in his outer office. The other day a booking agent arrived at noon with his appointment card. He lounged about until five, getting angrier all the while. At six o'clock he suddenly flung his card down on the secretary's desk. "Tell your boss," he shouted, "as he flounced out, 'that I have grown my last beard in his office.'"

"You say this movie cost a million?" "Just about," said the producer. "Don't you know the public can not be fooled by that kind of advertising any longer? The people know movies don't cost a million dollars."

"Who's talking about dollars? This movie was made in Germany. If you are so damned inquisitive, figure out how many marks it takes to make a dollar."

## After Dinner Stories

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## Masonic Calendar

Friday, April 28—King Solomon's chapter No. 4, R. A. M. Rehearsal in the Most Excellent Master's degree.

## Cuticura Soap

SHAVES Without Mug  
Cuticura Soap is the favorite for safety razor shaving.

3% Interest on Your Savings Accounts  
American Trust Company  
Main and 9th Sts.

MILK  
Is a Food  
Himes Bros. Dairy  
Phone 1850

Scientific Plumbing Service  
CHAS. JOHANNING  
11th and Main Phone 2144

DRS. CRAN SANITARIUM  
22nd and Main  
Across the street from Glen Miller Park. Phone 3812.  
Office Murray Theatre Building Telephone 1983

Big Line of Boys' Wash Hats  
48c and 69c  
Rapp's Cut Price Co.

DAFLER DRUG CO.  
15-17 N. 9th St.

## After Dinner Tricks

No. 163—To Tie a Knot With One Hand.

A handkerchief is held in the right hand. With a quick twist of the wrist and a shake, a knot is instantly tied in its center.

Use a large handkerchief or napkin. Lay it across the hand as shown in Figure 1, with the far end, "A," hanging quite low. Twist the hand forward, so that the first and second fingers, aided by the thumb, are enabled to clip the end, "A," without the handkerchief losing its position (Fig. 2).

The handkerchief is then merely shaken off the hand, the fingers still holding the end, "A," and a knot is automatically formed in the center of the cloth (Fig. 3).

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Rippling Rhymes  
By Walt Mason

MAN WANTED  
I sometimes wish that I could find a patient man and strong, a fellow of receptive mind, who'd listen all day long, while I relate how tough I feel, describe the aches and pains that torture me from roof to heel, and hurt my ancient fangs. I know it isn't good or wise to tell such tales as these; I've offered it to every swab who hangs around the town. The poorest fellow shakes his head, and says, with aspect sour, "No! Either you or I'd be dead before you'd talked an hour."

In every hive are bees whose duty it is to keep it ventilated by fanning their wings.

FREE TAG SOAP  
Take only 20 tags from TAG SOAP to your grocer and get one big bar TAG SOAP absolutely free.

To the Grocer: We will give you a bar of TAG SOAP for every 16 tags returned.

The M. Werk Company  
St. Bernard, O.  
SAVE THE TAGS

Farmers' Nat'l Grain Assn.  
(Inc.)  
Dealers in High Grade Coal  
PHONE 2549  
Old Champion Mill, N. 10th St.

The BEST Banking Facilities  
First National Bank  
Southwest Corner Ninth and Main

Always Quality  
Ackerman's

Try a Cup of Tracy's Coffee  
You'll enjoy it to the fullest measure.

Big Line of Boys' Wash Hats  
48c and 69c  
Rapp's Cut Price Co.

DAFLER DRUG CO.  
15-17 N. 9th St.

For REAL COAL  
PHONE 1178  
MATHER BROS. Co.

ASK FOR  
Abel's Velvet Ice Cream  
IT'S DIFFERENT  
Retail Phone 1901  
Wholesale Phone 1439

Bender's  
PURE ICE CREAM

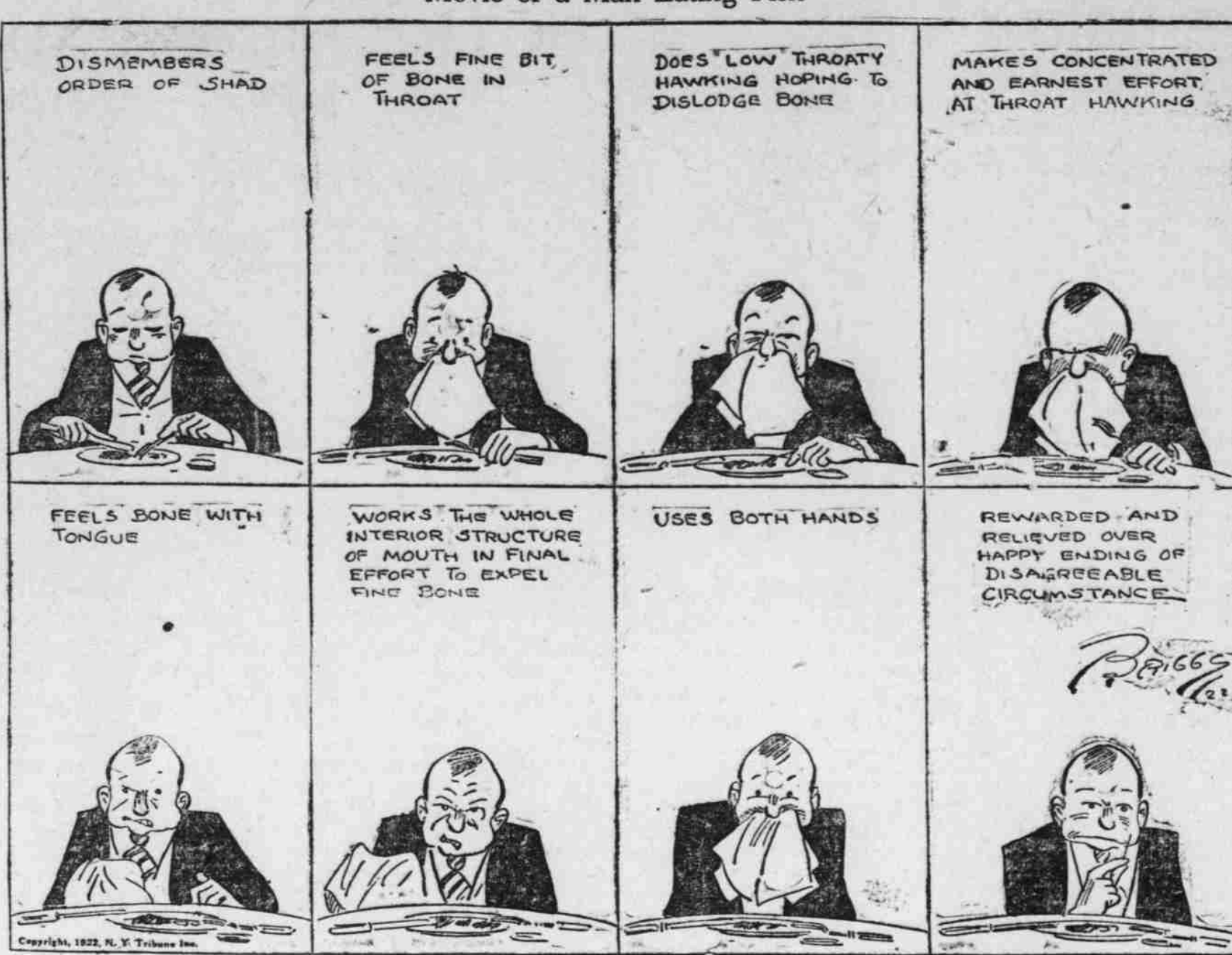
Camel and Lucky  
Strike Cigarettes, pkg. 15c

Open a Charge Account  
You Make The Terms  
HIRSCH'S  
15-17 N. 9th St.

DAFLER DRUG CO.  
15-17 N. 9th St.

DAFLER DRUG CO.  
15-17 N. 9th St.

## Movie of a Man Eating Fish



## Memories of Old Days

In This Paper Ten Years Ago Today

Exquisite hand-made Armenian laces and needle work was on display in the Starr Piano windows, in the interest of the suffering Armenians, and Miss Rebecca Krikorian, a native Armenian missionary, sold and demonstrated the work in her native costume.

Announcement was made by W. H. Bartel, Jr., proprietor of a local book and office supply store on Main street, that he had taken in his son-in-law, G. W. Rohe, as partner in the firm, which in the future was to be known as the Bartel & Rohe company. Mr. Rohe had been employed in St. Louis by a carriage manufacturing concern. The store was to be remodeled and a new front put in.

Musings for the Evening  
New York woman has divorced the same husband for the second time. Probably she has just naturally lost her taste for that man.

Chicago woman is suing a beauty

Free! A Box Quaker Kidney Pills

A fifty-cent box of QUAKER KIDNEY PILLS will be given FREE to all who present this coupon at Quigley's Drug Stores within the next ten days and purchase a bottle of QUAKER HERB EXTRACT for \$1.00.

QUAKER KIDNEY PILLS are recommended for Weak, Run-down Kidneys, Backache, Inflammation of the Bladder, Rheumatism, the symptoms of Rheumatic pains, lack of vigor, Nervousness, sleeplessness, sediment in the Urine, etc. QUAKER KIDNEY PILLS bring back the vitality of the organs and are splendid for children who wet the Bed.

Call at once, obtain a box FREE by purchasing a \$1.00 bottle.

QUAKER HERB EXTRACT  
I Gained Strength  
Have Good Appetite  
I Sleep and Work  
Better—Owe all to

Quaker Herb Extract

It has renewed my strength, relieved me of Constipation, sweetened my Stomach, built up my appetite, and I gained in weight.

It will also do this for you, if you take QUAKER HERB EXTRACT, the Tonic and Body-Builders.

Price \$1.00 per bottle or 3 for \$2.50. QUAKER HERB CO., Cincinnati, O., and your dealer, Quigley's Drug Stores.

For REAL COAL  
PHONE 1178  
MATHER BROS. Co.

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Abel's Velvet Ice Cream  
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## Births

CAMBRIDGE CITY, Ind.—Born to Mr. and Mrs. Ralph Fink a son, Philip Earle.

Recent ad. shows a message coming from the transmitter of a phone. Now what kind of a phone is that—William N. Phillips.

"City Employees to Cut Costs by Joint Buying."—Headline. Some of the joints are for sale cheap now, too.

Plumbing has been declared to be a science, but it seems as though plumbing pays almost too well for that.

Eastern professor says wood alcohol will cure any man of a desire to drink. And the cure, generally, is permanent.

Adam never had to worry about when to put his light ones on in the spring.

When a woman reaches 140 pounds she stops. She doesn't stop eating, but stops getting weighted.

One paper announces "No Vacations for Policemen."

Do you want a clear skin?

The Resinol treatment makes skins clearer, fresher, lovelier

Try it and see

RESINOL  
Soothing and Healing

FORD LENSES  
Passed with high record—70c per pair

WEBB-COLEMAN CO.  
Opp. Postoffice Phone 1616-1694

Visit Our Art Goods Department  
KNOLLENBERG'S

Order From Your Grocer Today  
Creamery Butter  
Richmond Produce Co., Dist.

SHOE REPAIRING  
with Rock Oak leather will prolong the life of your old shoes. Ask us.

DUSTY'S SHOE REBUILDER  
11 N. 9th St. or 504 North 8th St.

ASK FOR  
Abel's Velvet Ice Cream  
IT'S DIFFERENT  
Retail Phone 1901  
Wholesale Phone 1439

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PURE ICE CREAM

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## Don't Baby Corns--Use "Get's It"

Thousands of people have only themselves to blame for corn agony, blood, poison, etc. Trimming and "treating"

cutting and paring merely makes a bad matter worse. Millions of others are wiser. They know how easily and quickly "Get's It" shrivels and peels corns and calluses off—in one place. Get your money back if it fails. Wear new shoes with comfort. Get a bottle today. E. Lawrence & Co., Mfrs., Chicago. Costs but a trifle—everywhere. Sold in Richmond by A. G. Luken Drug Co., Clem Thistlethwaite—Advertisement.

The Miller-Kemper Co.  
"Everything to Build Anything"  
LUMBER — MILLWORK  
BUILDERS' SUPPLIES  
Phones 3247 and 3347

Teeth Tell Tales  
Free Examination  
DR. J. A. THOMSON  
DENTIST  
Phone 2930  
Murray Theatre Building  
Open Evenings and Sunday

A bottle of Wayne Dairy Milk a day  
Makes the children fit in every way.

Wayne Dairy Products Co.  
S. 6th and A Sts. Phone 5238

This is a Studebaker YEAR  
Light Six, \$1095  
"We are making Richmond a Studebaker town"

Brower Auto Sales Co.  
Studebaker Dealers  
21-23 S. 7th St. Phone 6019

Open a Charge Account  
You Make The Terms  
HIRSCH'S  
15-17 N. 9th St.

DAFLER DRUG CO.  
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