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THE EVENING TIMES-STAR, SAINT JOHN, N. B., WEDNESDAY, MAY 26, 1926

The Evening Times-Star

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SAINT JOHN, N. B., MAY 26, 1926.

A DOLLAR DOWN AND—

Statistics may be useful as a last resource, but few people like to be driven to last resources. Nevertheless it is intended to inflict a few figures to show to what extent the part payment trade has grown—in the United States since there are no available statistics for Canada.

The London Times' New York correspondent records that \$5,000,000,000 worth of goods are sold this annually, eighty-five to ninety per cent. of all furniture is bought that way; seventy-five per cent. of all motor cars and washing machines; sixty-five per cent. of all vacuum cleaners; forty per cent. of all pianos and twenty-five per cent. of all jewelry.

That installment buying is an undoubted convenience in some cases is not to be denied; that it is frequently justified and is a service to the purchasing public is admitted. And if only the public exercised ordinary wisdom in using the facility, all would be well. But only too often the blandishments of the salesman lure us into buying luxuries when the system should only be applied to articles that are, or approximate closely to, necessities.

Some of the things you can do on the installment plan are set forth below:

"You can buy—and under the impact of high-pressure salesmanship you often do buy—a house on the installment plan and furnish it; you can get a new roof for it, have it painted, fit it with a central heating system, fill your bins with coal and reconstruct your kitchen—Wearing a party-paid for suit, you stroll across your installment plan lawn; and, joined by your wife in a fur coat or a smart ensemble, in which she has a 20 per cent. equity, and by your 'sway' men's' Airedale, you can set forth in your car—a splendid new motor car—\$600 of its \$2,500 cost paid to the regions of green fields and running brooks, with no more real money in your pocket than the toll for ferry tolls. Punctures, breakdowns? No need to worry about these. Read what it says on the boardings here, there, and everywhere: 'Buy your tires for a dollar down,' 'pay for your car repairs in six months or a year.' This is not advice but an invitation."

Now that kind of thing cannot make for thrift and the steady drain on the purses of those who have indulged in this mode of purchasing must react on the local retail trade. The installment merchant raises his standard of living by mortgaging his future income; accordingly he has less of this income to spend as it comes in, and, if for any cause, that income were to cease, it may well embarrass him seriously.

There is another angle from which this can be viewed and it is touched on by Mr. George W. Norris, Governor of the Philadelphia Federal Reserve Bank. He says:

"It's (installment buying indebtedness) only security is a mortgage upon future earnings. It is not borrowed at 4 per cent., 5 per cent., or 6 per cent., but it is estimated that when it is handled through so-called credit corporations—of which something like 1,600 have grown up in this country in recent years—the interest charge approximates 20 per cent. This additional charge must be borne by someone. Either it comes out of dealers' profits—which we know it does not—or else it is borne by the customer, in which case the interest burden must be added to the cost of distribution, and therefore to the consumer's price."

That is paying highly unless the article is really necessary.

It is not at all the intention to condemn the whole installment system off-hand, but there are many who buy thus in haste only to repent at leisure. It would be grossly unfair to hold up firms who sell on this plan as usurious grabbers—far from it. They take big risks and their terms are framed accordingly. It is not to their advantage that any of their customers fall in their payments. But the man who suffers most—excluding the unwise purchaser who feels the pinch in his pocket—is the local retailer. It would be interesting to have his views on the subject.

HON. C. A. DUNNING'S STATEMENT.

Allowing for the fact that Hon. C. A. Dunning has not held his portfolio for any length of time, he has managed to sum up quite satisfactorily what everybody knew, and to predict what everybody else might have prophesied on the same hypotheses. That is not to say that another could have said any more than Mr. Dunning and it is always flattering to the public to hear from the mouth of a Cabinet Minister the very same things it has itself said in club and street car or by its own fireside.

There is no hopeful forecast of measures for relieving the Maritime freight rate situation, but perhaps this could not be expected until the report on the recent enquiry is published. On the contrary, that little reference to "forcing upon the railways an economic structure," while correct enough from a purely and immediately economic viewpoint, will not include the

people of the Atlantic coast to indulge in transports of wild enthusiasm. For the moment, therefore, there is little new light thrown on the railway situation as it stands and future prospects are not materially changed by the prophetic portion of the Minister of Railways' statement.

SON'S POCKET MONEY.

In another month the schools will be closing and the pupils of each grade will take an upward step. The boys and girls will probably seek to secure from their parents a suitable acknowledgment of adolescence by increased appropriations for the juvenile exchequer—this is a habit young people have, and the question of pocket money is always a thorny one.

"Is son getting enough?" or more often, "Isn't son getting a deal too much?" is the burden of parental conferences. "Dear boy," sighs mother, well knowing the youngster has more than he ought. "Humph!" grunts dad, pretending to be a stern disciplinarian. Eventually son gets what he asked for. Now it is not altogether a matter of what the parent can afford. Some could give their sons a hundred a week and not feel it; that is not the point. There are numerous questions to be asked and answered before a satisfactory solution can be found, and even then two almost similar sets of circumstances may demand different treatment. It is a question for each individual family.

What is the average—excluding exceptions at each end of the scale—allowed to son's associates? What is son doing with what he already receives? What are his general habits—a hard question to which to expect an impartial answer from a parent. Is he following the crowd and is it the right crowd? Or is he seeking to lead the crowd—in extravagance? These and a hundred other considerations ought to be pondered before an increase is granted. One comparison is quite useless. Many a father says: "When I was a lad of sixteen my old man allowed me a dime a week." True enough probably—possibly father is out by ten years in the age—but anyway it does not make any difference to the argument. Times have changed and for the more expensive. We acknowledge it in other ways and we shall have to acknowledge it in son's pocket money.

But don't spoil him. It is not worth it.

Odds and Ends

Discontent
(E. Leslie Spaulding, in N. Y. Sun.)
Want to get out of here,
Don't like the town,
Gee, but I'm tired
Of hangin' aroun'.

Same old river,
And same old streets,
Same old people
On same old seats.
They tell me Florida's
The place to go,
Never no winter there,
Never no snow.
What say, old woman,
Let's sell out the shack,
Buy as a fever and
Start out to track!

Gee, but I'm tired
Of these damn palm trees,
I'd give this whole swamp
For one Northern breeze.

Same old scenery,
Half of it sunk,
Same old land men
With same old bunk.

The skeeters are hell here,
What wouldn't I give
To just see the river,
Where we used to live.

Why did we ever
Sell out that shack?
Wish we had money
Enough to get back!

Starvation Wages.
(Cleveland Bulletin.)
Profanity is a sign of rhetorical poverty. "Are you paid anything for swearing?" was once asked of a commercial traveler. "No, I do it for nothing." "Well," said the other, "you work cheap. You lay aside your character as a gentleman, inflict pain on your friends, break a commandment and lose your own soul—and all for nothing!"

People We Intend to Avoid During May and June
(Manitoba Free Press.)
Enthusiastic before-breakfast golfers.
Enthusiastic before-breakfast gardeners.
Enthusiastic before-breakfast swimmers.
Enthusiastic before-breakfast hikers.
Anything that exhibits enthusiasm before breakfast.

Diplomacy.
(N. Y. Central Lines Magazine.)
Delta—Ye can get a hat just like yer mist'ed velvet wan for shilin dollars at Brown's Bargain Store.
Nora—Yes, an' I can get wan for nothin' by tellin' me misis about the wan in Brown's Bargain Store.

Their Topic
(Edmonton Journal.)
The weather is a curious thing—
It changes so from day to day—
But if it didn't, what on earth
Would stupid people have to say?

Just Fun

A LOT of people who have very few brains get credit for being very smart by keeping silent.

A POWDERED nose is no sign of a clean neck.

"BETTY, what gets about hating?"
"Hum," said Betty, "A button-hole, I s'pose."

REMEMBER the old-fashioned girl who screamed when she saw her picture in a bathing suit?

SHOE expert claims that the Charleston is causing flat feet. The feet will then match a lot of heads.

HOPEFUL Young Poet at Postoffice
—"How much postage will this require? It's one of my poems."
Clerk—"Two cents an ounce. That's first-class stuff."

Poet—"Oh! Thank you. It's so kind of you to say so."

SOME men die and are forgotten and others get elected vice-president.

NO MAN in original in affairs of the heart.

I HEAR your boy is in college.
He is he making it?
"He isn't making it. I'm making it. He is spending it."

JUST remember this: "You can't expect your ship to come in if you haven't sent one out."

Detectives on her trail were hot:
A street scale saved the day.
She dropped a penny in the slot—
And then she got a weigh.

GETTING the baby to sleep is hardest when she is about 18 years old.

BILL PILL—Dearest, will you marry me?
Gladys—Bill, I can't marry you, but I shall always respect your good taste.

A WOMAN has no head for figures, except those of the other woman.

"H A YOUR time has come," shouted the clockmaker as he returned the clock to its owner.

MODERN girls seldom chase men. For that matter, molasses seldom chases flies.

FAMOUS CATS
Krazy
Dy
—such as—
—sup
—o'nine tails.
Mrs. C. Chapman
—paw
—meow
Hell
—slog
—nop.
arrish.
My mother-in-law.

"THAT'S a good-looking suit you have on, Joe, old boy. Mind giving me the address of your tailor?"
"Not at all. But only on the condition you do not tell him mine."

THE widow mourns for her late husband, the grass widow rejoices over her latest husband.

MANY a married man can carry a cigar in his vest pocket for months without it being broken.

THE exercise that reduces the waistline most quickly consists in placing both hands on the dining room table and pushing back.

BEFORE.
These are meters of accent
And meters of tone,
But the best of all meters
Is to meet her alone.

AFTER.
There are letters of accent
And letters of tone,
But the best of all letters
Is to let her alone.

"HIS bed's too short."
"Well, don't sleep so long."

Open Saturday night until
10 p.m.

Electric Cleaners
Only \$45
with attachments
"Electrically at Your Service"

The Webb Electric Co.
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Phone M. 2152. Res. Phone M. 4094

FOLEY'S PREPARED FIRECLAY FOR LINING YOUR OWN STOVE

Sold by Hardware Dealers.

Three Views of Austen Chamberlain

WE WALK ALONG GENEVA STREET—
A GLOOMY TRIO, WE THREE:
THE AUSTEN I WAS, THE AUSTEN I AM
AND THE AUSTEN I TRIED TO BE.



—From The Star, London.

THE BEST OF ADVICE
By CLYD KINNAIRD
BE OF GOOD COURAGE

IT IS IMPOSSIBLE to go through this life without discouragements. Troubles of one kind or another will come and must be met as manfully as possible. To train oneself to be calm and look disaster in the face, trying to see clearly a way out is a task for the man of highest courage.

"The higher type of man," says Confucius, "is calm and serene; the inferior man is constantly agitated and worried."

"The princely man never for a single instant quits the path of virtue; in times of storm and stress he remains in it as fast as ever."

ONE of our modern teachers, Minot S. Simons, quotes from the Old Testament: "As thy days, so shall thy strength be." "This," he says, "is a helpful conviction with which to face each day's experience. We have strength for the day's experience. There are rallying points within us about which our powers may gather and prevent defeat."

"I have seen people discouraged even by the fear of failure. And because of that fear they failed, but a little courage would have prevented the failure."

"Why make a bad matter worse by letting go in discouragement? You have the power within you to be unbroken. Turn on the power. Or be broken."

Polar Souvenirs
(Edmonton Journal.)
Letters mailed from Spitzbergen to the United States, via the north pole, aboard the airship Norge, are said by

New York stamp collectors to be worth \$25 each. They bear a special issue of polar stamps made by the Norwegian post office department, showing a polar bear on an ice floe gazing up at an aeroplane.

at the dance to-night
Refresh Yourself
Delicious and Refreshing
Drink Coca-Cola

Turn on the water and read your paper
Goodyear Cord Hose will do the rest
Your hardware dealer has it

GOOD YEAR CORD HOSE
MADE IN CANADA

WHO'S WHO

IN THE DAYS NEWS

CAPT. RENE FONCK.
SEEKING to be the first to establish an airplane communication between the U. S. and France is Capt. Rene Fonck who plans to hop off from New York late in June or early in July. He will take with him two Americans, a navigator and a radio expert.

Fonck and his companions will fly over a mapped course of 3,683 miles. If a speed of a hundred miles an hour is maintained, the voyage will be accomplished in virtually thirty-six hours. The task they have set themselves involves a flight almost twice as long as any previous successful non-stop voyage by airplane.

The course of the flight will take the giant air cruiser from Westbury, L. I., over New York and along the north Atlantic coast to Boston, Halifax, Cape Breton and Cape Bonavista. The adventurers will bid good-bye at Newfoundland to the new world and set out across the North Atlantic over what is known as the Great Circle, virtually the North Atlantic steamship lane. Reaching the other side, the plane will cut the coast of Ireland at the tip-Cape Clear—then sail over Cornwall, England, and the English channel, reaching France at Cherbourg and passing over Havre to Paris.

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Rene Fonck has earned honors enough and it is not further glory that he seeks. But, being a Frenchman, he desires to be the first to link France and America by such a flight. But, more than that, he believes that the time has come to demonstrate that airplanes can traverse great distances, and that some day flying across the Atlantic will no longer be regarded as a tremendous undertaking.

NOW, HOSTILY
Sure, it's a neck for you to go spinning along and demand the right of way, regardless.

You're so used to keeping on going that you have to stop and think twice before you can make a safe stop. After this, think once—but think right in the first place—play safe with ALL pedestrians.

Business Men
Greet your Customers and Tourists with nice bright
SIGNS
Worthy of their Patronage
Look Prosperous
I can give you the best in
GOLD SIGNS
and out door advertising at a reasonable figure, also House Painting and Interior Decorating.

J. H. PULLEN
5-31

ARE YOU LUCKY?

ON THURSDAY MAY 27th

We Have Only Forty Attractions For You But Such a Forty Fashionable Spring

COATS

fashioned of ALL-WOOL VELOURS, POLO CLOTH and CAMEL'S HAIR TWEEDS in shadow stripes, plain and heather mixtures. These smart models show clever side trimmings, silk stitching, braid, buttons, embroidery, new collars, inverted and patch pockets—all are neatly lined.

Sizes 16 to 42

\$8.90

is the price on Thursday—\$3.00 to \$8.00 less than they were marked a week ago.

WILL YOU BE ONE OF THE LUCKY FORTY

\$8.90 F.A. DYKEMAN & CO.

Just a Few Suggestion in CLUB BAGS

at Bargain Prices

- Imitation Leather, single or double handles, muslin lined, 18 inch \$1.35
- Genuine Cowhide, Cretone lined, double drop handles, 18 inch \$3.95
- 20 inch \$4.75
- Genuine Leather, leather lined, double drop handles, brass lock and catches—18 inch \$6.75
- 20 inch \$7.15
- Smooth Cowhide, leather lined, sewn-in frame \$10.25
- All styles, leathers, prices from \$12.75 to \$33.50

All bags and suit cases neatly repaired and dyed.

HORTON'S MARKET SQUARE

SEVENTY languages and dialects are spoken in New York, according to a survey. It is understood English will be introduced in a small way in the near future.

HY BROW—And so you danced with Gladys last night? Amos Tash—How did you know? "I saw her buying a new pair of slippers and a crutch this morning."

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