

The Daily Mail

Published every afternoon (except Sunday) at 327-329 Queen Street, Fredericton.

THE MAIL PRINTING COMPANY

Subscription Price: \$4 per year by carrier; \$3 per year by mail.

TELEPHONE 67.

FRIDAY, JANUARY 21, 1927.

INSTALLMENT BUYING.

Opinions continue to differ widely as to the net benefits of the partial-payment plan of buying goods, although most experienced men of affairs who discuss the question agree that careful use of the plan, as distinguished from its abuse, is both natural and desirable under modern conditions of credit.

A national survey of installment buying, completed by the Portland Oregonian, reveals in thousands of replies received to a questionnaire many interesting facts.

The majority of business men in diversified industries, the survey shows, believe that installment buying "has come to stay" and has promoted prosperity by levelling out the production curve and doing away with much seasonal unemployment. They believe the installment plan has stimulated ambition and thrift.

There is, however, a strong minority of business men who say installment buying, at least as it is practiced by many, has created a dangerous credit situation, has increased the cost of goods to the consuming public, and has helped to bring about indifference to saving.

Strangely enough, a majority of those who answered the questionnaire declared that installment buying had had the psychological effect of causing many persons to plunge into transactions without sufficient realization of the obligations assumed and the difficulties of meeting the payments. A majority believes also that installment buying has reduced the amount of money available for investment.

Such differences of opinion and conjecture are not unnatural in connection with a relatively novel phenomenon. Still, the alarmists are few in number. Probably nine-tenths of those who have investigated installment buying favor its continuance on a conservative basis. Principles for the safe and sound application of the plan are beginning to be formulated, and warnings against reckless selling or reckless buying on credit are becoming less general and more specific—that is, they are accompanied by common-sense advice as to means of avoiding defaults and other difficulties on a scale incompatible with intelligent business policies.

THE FLAPPER.

Bradley Martin, member of New York's older aristocracy, has something to say about the flapper. In McClure magazine, he speaks as follows: "That gay, life-loving, forthright creature whom we call the flapper is more honest in her attitude than her mother was and much more honest than her grandmother dared be."

That is the salvation of the younger generation—their frankness and honesty. Investigate your boy or girl. You may find some habits you do not like, but you are likely to find both of them more honest than you were. They may do some things you didn't do, but they do not believe they are wrong, and they admit everything frankly. That is a good sign. And remember that the reason you didn't do what the youngsters do is because you didn't have the opportunity.

Under the captain, "Canada Doesn't Whimper," the Haines City Florida, Daily Herald says: "Of the amount of foreign debt to be paid into the coffers of Uncle Sam in 1927, Canada owes about \$100,000,000. The total due in 1927 is approximately a quarter of a billion dollars. To date Canada has paid cheerfully and heavily. Her toil of life in the World War was tremendous, but there was never an outcry. Since the war she has paid her bills without a groan and put her currency back to par without help from any other powers. Taxation, hard work and honesty have helped her to pay the debts and to set an example for the world."

"The uplift's big job," says the Lebanon Reporter, "is to elevate our thoughts without depressing our spirits." You've not those professional reformers all wrong, brother. The combination on which they pride themselves is the depression of spirits without the elevation of thought.

Hon. D. A. Stewart, Minister of Public Works, speaking at a banquet under the auspices the N. B. Automobile Association at Saint John last night, intimated that the Government would soon consider a proposal to issue motor licenses in future on May 1st instead of on January 1st. He intimated that he was quite certain that the change would be made. There is no doubt that it would be a change for the better, would mean increased revenue and would meet with public approval.

An Opposition caucus at Moncton decided to take no action in regard to the liquor problem until some information is forthcoming as to the attitude of the Government. It looks like a case of passing the buck.

By a stroke of good fortune the New York girl who held 13 hearts at bridge and forgot to redouble is unmarried and will not hear about it the remainder of her life.

Then there are those days in which which one walks up feeling like the fellow in the collar ads and goes to bed feeling like a photograph on a passport.

If he wears a No. 17 collar, red sleeve supporters and a piece of adhesive tape on his thumb, his bowling average for the season will be around 197.

There is nothing to prove thus far that automatic control for railroads has reached the degree of efficiency once enjoyed by the red flannel petticoat.

More times than not a woman is responsible for her husband's success because of the money she makes it necessary for him to make.

Fashion arbiter says curves for women are coming back. Well, in most cases they are already there; all they need is to be warped into shape.

That part of the world and his wife that makes sounds while eating its soup is also of the class that moves its lips when it's reading to itself.

An American in London paid \$5,000 for a second-hand suit of armor presumably because it doesn't pick up lint as fast as blue serge.

If he is the type of billiardist who starts things off by squinting down the cue to see if it is straight, his alibi is going to be wonderful.

There are two sides to the Prohibition question, but only one of them is legal.

Anyway, talking to London at the rate of \$25 a minute ought to cure a lazy drawl.

A cynic is one who contends that when doctors disagree the patient has a chance.

"Easy payments" are in the same class with "painless extractions."

"October and January head the list of months for bad colds."

Hips seem to be a matter of personal selectivity with most women.

SPECIAL ATTRACTION
AT GAIETY THEATRE

One of those Zane Gray stories of the wilds entitled "Man of the Forest," with Jack Holt, Tom Kennedy, Warner Oland and George Hale in the leading roles is the photo play at the Gaiety for Friday and Saturday. The story revolves around the hero's outwitting the villain who schemes to defraud the heroine of both love and property. Of course the villain has the assistance of a coterie of "bad" men who keep the modicum of suspense at almost fever heat until justice triumphs. And it takes some reels to come to this conclusion. A good comedy is also on the bill.

THROUGH OUR SIEVE

So live that you'll be a-rearin' to go to work on Monday morning.

Distance lends enchantment. Otherwise "Home Sweet Home" would never have been written.

Movie people look so noble and pure on the screen that it seems a pity they ever have to get off.

Among unaccountable things is that the radio never goes "blooie" when the program is miserable and the static intense.

One thing that makes simplicity not only admirable, but desirable, is that it doesn't call for any peacock feathers.

Who remembers when it was considered beyond belief that prohibition would ever drive anybody to drink?

Retrospection has a mellowing influence. Man looks back through the rocky years and, with a sigh, calls them "the good old days."

Men can do heroic things and it is not improbable that they will return to whiskers if necessary to retain the identity of their sex.

As illustrating the seeming injustices of life, the hundred or more buttons on a girl's dress haven't a thing in the world to do but show off while a few patient elastic bands do all the real work.—Ohio State Journal.—It's that way in life—many human buttons that do nothing except show off.

AS YOUTH VISITED EMPRESS CARLOTTA OF MEXICO

(Continued from page one.)

extensively visiting many countries of Europe and her adopted son went with her. She was on terms of intimacy with the reigning families of both Austria and Prussia the Hapsburgs and Hohenzollerns, and Mr. Johnson has recollections of the Emperor Franz Josef of Austria whom he often saw. His education as a German baron was carried on during his travels and at the University of Bonn from which he took a degree. Upon approach to manhood he had the choice of a commission in Austrian hussars or in a crack corps of the German Army.

Served With U. S. Forces.

Upon coming of age Mr. Johnson decided to resume his American citizenship and did so returning to the United States and eventually being appointed to the consular service. Upon the outbreak of hostilities between the United States and Germany and the nations associated with her he was commissioned in the New Jersey Heavy Artillery, raising a battery of upwards of two hundred men. Ill-health prevented him from accompanying the unit overseas.

Many Mementoes.

Mr. and Mrs. Johnson interested themselves in producing press clippings and other data which touch upon many of the events mentioned. Orders which he was entitled to wear in Germany and many other articles are at his family home in the United States.

At their home in Waterloo Row, however, is an excellent picture of the Princess Salm-Salm Mr. Johnson's aunt and foster mother in court dress.

"Naturally I feel much more closely attached to the Princess than to my own mother," said Mr. Johnson as he showed the portrait.

LEGION WIRES ITS PRO-TEST TO WINNIPEG
(Continued From Page Eight.)
To Install Radio.

At last night's meeting it was decided to install a radio and after a test if it is deemed advisable the radio will become a fixture.

James B. Allan was admitted to membership in the Legion.

From the Woods.

Mr. Charles Cremin the well known guide, has returned from a trip to his sporting camps on the Nepisiguit Lakes. He says the snow fall in that section is the smallest in years and the water is very low in the brooks. When he left the average depth of snow was not in excess of eighteen inches. The weather according to Mr. Cremin is a very favorable one for game animals and birds.

FIRST SHOWING OF WASH GOODS

We have just opened in our Wash Goods Dept. New Crepes, Rayons, Broadcloth, Cotton Foulards and Colored Dimity.

JOHN J. WEDDALL & SON

M. B. Sinnott of Moncton is in the city today.

COAL

Acadia Stove—Suitable for stoves. Acadia Lump and Sydney, for furnaces "Bay View" a good Nova Scotia coal. American Anthracite, best quality. Car of Welsh and Broad Cove coming. Save fuel!—Burn coke with soft coal.

R. T. BAIRD

PHONE 413-11

CLASSIFIED ADS.

Twenty words, one insertion, 15 cts; one half cent for each additional word. Two insertions 25 cts., four insertions 50 cts., six insertions 75 cts. If you have a house or room to let, a property to sell, or if you have anything to sell use The Mail's classified advertising column. If you are in need of a girl for general housework, or if you are in need of employment, make known your wants through the Mail. Our advertisements are pullers.

FOR SALE

FOR SALE—Strictly fresh York County Eggs, Sixty five cents a dozen, while they last. Currie Bros., Queen street.

FOR SALE—A Barred Plymouth Rock Cockerel of high laying strain. Apply to F. H. Ferguson, Brunswick Street.

FOR SALE—Two pair of registered Silver Black Fox Pups of the original Tuplin and Dalton strain. Will be disposed of at a bargain for quick sale. Apply to "H", care Daily Mail.

WANTED

WANTED—Odd Jobs of Work such as sawing or piling wood, shoveling snow, etc. Satisfaction guaranteed. Apply to David Ross, care The Mail.

WANTED—A capable maid for general housework, small family. Must come well recommended. Apply to 53 St. John Street.

FOUND

FOUND—A military cross belonging to a member of the C. E. F. Owner can have the same on applying to F. H. Ferguson, Brunswick Street.

MISCELLANEOUS

SAVE MONEY by having the Daily Mail delivered to your home each evening. You can pay weekly, monthly or yearly, which ever is most convenient. Phone now and get the paper tomorrow.



Clean Teeth Never Decay

It is easy to keep your teeth clean when you have such helps as you find in our stock. TOOTH BRUSHES and TOOTH PASTES are important items here and the kind we sell are not only the very best but the varieties are large.

Alonzo Staples & Son. Ltd. DRUGGISTS
99 YORK STREET (Corner King)
Phone 42.

INSURANCE

FIRE LIFE ACCIDENT AUTOMOBILE
PLATE GLASS STEAM BOILER

HOWARD H. BLAIR

HERE IS THE PHONE NO. 291-21.

STOP THAT COUGH

AS YOU WOULD STOP A CLOCK.

Coughs are Dangerous if Not looked after in time. Check your cough before it becomes a menace to your health by using

Wiley's White Pine and Tar Compound
50 Cents a Bottle.

THE CAPITAL PHARMACY

(Successor to J. M. Wiley)

Phone 675 : : : 94 York St.

GAIETY

NOW PLAYING

ZANE GREY'S

"Man of the Forest"

— WITH —

JACK HOLT, GEORGIA HALE and
GEORGE FAWCETT

How Jack and his trusty six-gun foil a scoundrel in his plot to swindle a girl out of her ranch and her love. "Paramount has made this one the way I wrote it." (Sgd.) ZANE GREY.

Comedy — Regular Prices — Felix

Mon. Richard Barthelmess Tues.

— in —

"THE WHITE BLACK SHEEP"

With PATSY RUTH MILLER.

Five cents worth of electricity will light your reading lamp for 4 long evenings.

FRED COLEMAN, Manager

The Maritime Electric
Company, Ltd.

FREDERICTON - N. B.