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DON'T EXPECT TOO MUCH

There is one important danger in state or federal come for life after we reach a cer. stantly risen. States, municipalities efforts to aid farmers through price control — that the tain age, through annuities; by est and counties, especially, have added farmers will expect too much. It is possible, for example, ablishing business reverse protection; new activities by the dozen. They for a state to decree that the price of all cheese sold within its borders shall be raised on a certain day by three cents a pound. This is done and immediately a multitude of other problems follow. The questions of export and import, the that a life insurance policy will not by the governor of a Pacific Coast attitude of the distributor and the buying public, the situation in regard to demand and production—these are matters no regulatory authority can control simply by

Nor can legislators repeal the law of supply and demand, pleasant as that would be. In the long run, improvement in the financial condition of agriculture must come through developing the farm producing and selling structure in accordance with inexorable economic laws. And in this work, the farmer's greatest ally is not government, but his own co-operative organization. Made up of himself and his neighbors, and co-workers, his cooperative has his own immediate interest at heart and is, as well, tax bill on the other. As tax.ex. building for a sound and permanently prosperous future. business opportunities of the private It belongs to him — it is responsible to his will and his citizen are destroyed—also his taxneeds, and not to political pressure.

The more active interest government takes in farming, the greater will be the need or producer organization. The stronger such organizations are, the more influential they will be-and the better their chance of protecting the farmer from unwise political action, and directing govern- dustry at the Chicago's World's Fair ment measures into really worthwhile channels.

No, the farmer mustn't expect too much from government. It will do its best, but its best can be greatly aided by strong co-operatives.

THE PERFECT INVESTMENT

How would this strike you as an investment oppor-

tunity? You are offered the chance to put your money, as much or as little as you like, into a long-established concern which is nationally celebrated for ability and trust-

worthiness of its management. The concern operates under stringent laws, passed to protect you. It takes your money and re-invests it in government bonds, real estate, mortgages and the securities of basic industries. To make your protection more complete, it has behind it a large cash reserve to care for possible depreciation, and to pay back the investor if conditions make it unwise to sell any of its assets.

A contract is drawn in which you stipulate precisely how much capital you want to invest-in monthly, quarterly or annual payments. It may be twenty or more years before you have finished paying. However, if you should die in the meantime—no matter how little you have of which is visible, providing glareless coming from either side, are a grave paid in — the entire amount contracted is paid to your and shadowless illumination, heirs. In addition, after you have been paying for a certain period of time, you have the privilege of borrowing shown is such as any home could against your contract, or turning it in for cash.

Impossible, you say—there is no such investment. tomorrow. Women who see it will which there seems to be a good chance tured into the field of speculation. But there is, and you've probably dodged persons who be impressed with the distinct idea of reaching agreement, is silver. were trying to sell it. It's life insurance. And the foregoing that electricity applied to home ser. shows why Americans are now turning to it as "the perfect investment."

FIRE LOSS REALLY ROSE | writers recently pointed out, viewed During 1932, the national fire loss in terms of actual value, based on amounted to about \$406,885,000. This was a decrease of approximately reality increased by almost \$5,000. was a decrease of approximately reality increased by almost \$5,000,\$45,000,000 as compared with the pre000. In other words the decrease in buildings and several millions of peo. vious year. However, a committee of fire loss was less than the drop in ple are concentrated in a small area. commence. There is not enough of the coops. Three years of bad times

It is an intolerable drain on national ed in the handling of 1,000 gallons of keeping the price of silver at a more prices—no conceivable agency could— theological sense. But it is more philo-

Every time a place of business burns, top of the highest building in New another phase to it: If the mining men and women are thrown out of York or any other city. work. Their purchasing power drops.

able loss as high as 80 per cent. It of thousands are at stake. tifically possible.

REMEMBER FINANCIAL

A month or two ago "Financial Independnece Week" was observed throughout the nation. During the week, newspapers, the radio, public speakers and various organizations explained the merit and safety of and the necessity for life insurance.

Week" is past, it should not be fer.

How many of us are definitely try. estate or putting new life into a de. the tax rates. preciated one; by providing an in.

years of depression with scarcely a inated there would still be not enough dent in its armor, and has made a income to meet expenses, record for stability that few other dependence Week."

WHAT IS THE ANSWER?

Every move to put the city, state or federal government into business cuts the taxable assets of the country on the one hand, while increasing the tax bill on the other. As tax-ex-

KITCHENS OLD AND NEW

"Kitchens of Today and Yesterday" have an important part in the exhibit of the electric light and power in-

Thousands of housewives of today know the old fashioned kitchen only from childhood memories and more thousands do not know it at all. The one at the World's Fair is most interesting as it is indicative of what a good kitchen was in its day. It has a wood-burning stove, candles and oil lamps, a hand water pump, a laundry bench and large wooden wash

shown as a marvel of convenience. bottle warmer, toaster, percolator, er-which is the soundest hope for the roads a fair deal, it will be in the own group stand ready to take off on fifteen electrical appliances in all reducing electric rates—is lost. egg cooker waffle iron, and so on-Fuses in this kitchen will never blow because the kitchen is fitted with a cerned, in selling appliances. They fuseless service panel. It is illum- can help each other, and they can nated with fourteen lights, not one

While the fully electrified kitchen have today, it is intended to be a prophecy of what every kitchen will have the World Economic Conference, on when it departed from that and ven- flight. Such a flight has never been vice is indeed her most efficient baleful effects of abnormally low sil. He looks on them, and rightly, as household servant.

WHERE DEPENDABILITY

the National Board of Fire Under- value of the property destroyed. Recently the city purchased twelve it—and a heavy share of what exists have shown the farmer the fruits of

Fire remains one of our most press. new pumpers to use in the Manhat. is held tightly by two countries. ng problems. In 1932 the destruct- tan and Brooklyn districts. The last | Stabilizing silver is not necessarily What achievements he has made in ion amounted to \$3.26 per capita, two of the consignment have just been bl-metalism of the old 16-1 brand. It this period have been mostly the reand in some cities it reached a figure received and satisfactorily completed means that the governments of the sult of cooperative effort. They have of more than \$14,00 per each resident, their twelve hour test. They qualifi. world will reach an agreement for not been able to create profitable resources; at this time, especially, it water a minute at pressures ranging or less fixed ratio to the price of but they have in many instances un sophical and scientific than theological is a barrier in the path of recovery. from 160 to 600 pounds per square gold, whether that relation is 16.1 or doubtedly prevented prices from drop. It is but reasonable that one should As a matter of fact, the \$400,000,- inch. Engineers estimate that this 100 to 1. It is a proposal in the in. ping to even more ruinous levels, suffer for his own sins. It is scientific 000 direct loss is the least of it. The is sufficient for them to force usable terest of world economic stability. indirect loss is several times as great, streams through standpipes to the

The whole community feels it. Tax. these were standard machines es which would normally be paid are built by one of the "old three" mak. lost. There are cases on record ers who have been making fire ap. into the channels of industry. where progress in whole towns has paratus and equipment and nothing ome to an end because of a single else for generations. The New York Fire Department knows that such is The National Board estimates that the only type of apparatus that can 52 per cent of fire loss is preventable, be absolutely trusted where im-Some authorities place the prevent. mense property values and the lives

should be the objective of every citiz. The average town doesn't have to en to make his property-whether it throw water up a hundred-floor skyis a great factory or a two-room bun- scraper. But it needs dependability, 1.00 galow-as safe from fire as is scien. efficiency and quality in its fire apparatus as much as does New York The wise community large or small. makes sure it gets this same kind of INDEPENDENCE WEEK quality when it goes into the market for protection.

TAXING THE NATION INTO BANKRUPTCY

One of the main troubles of the have been too busy in applying the drives a nail he helps business." Though "Financial Independence term "bigger and better" to budgets. What should be done is to make

ing to create financial independence ture stability. It has at last been attitude that economy came first— with government-owned butcher fluence is often deleterious, we are by protecting dependents against the realized that the inflated values of a that they would spend as little as pos shops, fish stores, sawmills, copper, slaves to the newspaper. chance of the family's income—pro. few years ago were too good to be sible until they could see what was tin and arsenic mines, cattle ranches, ducer dying; by guaranteeing educa- true. That is, it has been realized coming. To permit them to go on smelting en

The cost of government has conor by assuring that we will not face have incurred millions of dollars of a poverty-stricken, dependent old new indebtedness-on which interest age, as do the great majority of must be paid. A striking illustration men? There is hardly an exigency of this is found in a recent statement commonwealth-he observed that if The industry has survived three every activity of the state were elim-

Higher taxes now may mean nat. industries can equal. We should re. ional bankruptcy. Lower taxes will member the lessons of "Financial In- certainly mean quickened recovery. The time for talk has passed. There must be action

> WHERE THE DEALER STANDS were asking for laws forbidding util. than 75 per cent.

demand for parts and service.

now have utility anti-merchandising one third of their annual spending moment taking full advantage of the In contrast, the kitchen of today is laws. They have been singular fail- for an average five years ending in truth of the foregoing statement. ures, if the accounts one hears from 1929. This year it is probable that With this in mind it is here suggest-There is an automatic range with an disinterested parties are at all accur. expenditures will be still less, as most ed that the Negro wake up, step foroven which maintains the proper tem. ate. The independent dealer has not of the lines have earned no profit at ward and make a series of aeroplane perature without attention, and turns itself off and on as the clock directs. Sales of appliances have dropped ma. been harmed, all, and many of them have not been flights in planes owned, piloted and backed by Negroes before this useful vancement of Colored People, 69 Fifth There is, of course, an automatic re- terially. The bulk of sales that are without drawing on reserves. The tool becomes worn out or rusty. frigerator and an electric dishwasher still made go to mail-order houses government is formulating a new Supplementary equipment includes a and department stores in the large railroad program now—and if it is an plane owned by a member of our race silent ventilating fan, electric mixer, cities. Potential increase use of pow. inclusive program that will guarantee and two aviators who are men of our

> The dealer and the utility can work together, to the advantage of all conboth profit Unfriendly measures. and harmful mistake.

SILVER REVIVAL

Every important nation has felt the ed. They have the farmer's faith, ver prices. It has seen foreign trade belonging to him and his neighborslapse of the purchasing power of half necessarily has. They really kn

Here in the United States, there is when normal times return. It is scarcely necessary to say that through silver resuscitation, thous. way in which real and permanent uals. It applies to races, nations and

START DRIVING NAILS

In an editorial concerning the relocal employment and business situa. tion, it also builds up its own confidence. There is less uncertainty and fields and playgrounds. apathy when everybody pitches in to stimulate work of such a useful kind. The slogan of the renovize moment is They are more safety conscious. a simple one, but for that very reas-

and that one is: "Employment and Casualty and Surety Underwriters. gotten. It's a very human trait to them smaller and better. Since 1929 investment are cheaper than chartiy." make up one's mind to do something individual and corporate incomes have One of the main purposes of renovizin a moment of enthusiasm and then been undergoing a strenuous shrink- ing campaigns is to provide the uniously through residential districts; forget it completely a few days later, ing process. The national income as a employed with productive work—as and watch out for the child who darts A great many of us doubtless did whole has fallen at an unprecedented distinct from work which is not nec- out from behind a parked car. Every from all over the world Hardly can we that in the case of life insurance. rate. Values of all kinds have, of essary, and is given more or less as daylight hour should be a safety hour start the day right without it. Missing Inspired by the message of the week, necessity, been scaled down. Inflated charity. During the past three years now that school is closed. Help to rewe determined to look into new in- values are reaching a normal level. millions of structures—hotels, ware- duce child fatalities, and give the kids loss. We seem to be several laps besurance or an increase of old—but We have approached a virtual mort- houses, business buildings and resi- a break! dences-have been allowed to run All of this is in the interest of fu- down. Their owners have taken the making improvements and repairs es."-Public Utilities Fortnightly. now-when they can be had at rock bottom prices.

It's time to start driving nails.

Last year \$1 out of every \$3 earned went to the support of the governments -John W. Flannagan, U. S. Representative from Virginia.

THE RAILROADS IN 1932

change in the attitude of dealers in in 1932 they spent \$52,000,000, a drop evaluation electric appliances toward the sale of of 66 per cent. In 1929 they spent these appliances by utilities. Where \$437,000,000 for iron and steel, and impetus which his flight would have

ity merchandising, they are now often Measure this decline in jobs, in its social status of our group years in found in the ranks of those who op. effect on purchasing power. Think of advance of its present standing. it in terms of farm prices, of rents, Today a serious minded group of To quote the World, "Dealers have of wage levels, of industrial activity colored men are seeking to enlist the helped defeat legislation and then in general. Then you have some idea support of every Negro magazine, said (to the utility): 'We've done this of why we hear so much about the newspaper, organization and individfor you. Now you help us by more troubles of the railroads. Their prob- ual to gain for the Negro race much active selling that will benefit us lem is not simply the present prob needed respect and recognition via all." They are learning that power lem of all business-it goes beyond the LINDBERGH ROUTE. company sales, far from taking the that. They never shared in boom Aviation because of its newness, its market away from the independent prosperity-in all the years since the daring, its unusual appeal and its dealer, work the other way-they war they have never earned as much proven value in the field of transportbroaden his potential market, open as six per cent on their investment. ation offers a novel method of atnew avenues for sales and create a Last year total railway expenditracting world wide attention to those

direct interest of every American.

FUNDAMENTAL FARM RELIEF An sound farm relief program ciple the encouragement and development of cooperatives.

That was the original intention in the farm relief act of a few years a. One of the problems confronting go-which hit stormy weather only flights-a round trip transcontinental Progressive League, Georgetown, O., The farm cooperatives are establish-

disorganization of non-cooperation They have indicated what they can do in the sense that it is in keeping with

industry is given a new lease on life and for the cooperatives. This is the dividuals and aggregations of individands of men will be put to work and farm relief can be achieved. It is the all other classes of individuals. millions of dollars will find their way greatest single hope agriculture has Making application to our own natfor a happy future.

GIVE THE KIDS A BREAK

all over the country are pouring forth white men and the mobbing of court novizing campaigns that have found a from the classrooms to spend their officials are the result of such crimes welcome in a multitude of American days out of doors during the sum. against black men. The orgie of bandcommunities, the Saturday Evening mer months. It's time for motorists itry and burglary are chargeable to Post says: "When a city or a town to be more alert than ever-unless laxness in execution of law. Embezzlemakes a united effort to improve the they are, many of these children will ment and its by-products of theft are be injured or even killed as they reapings from the sowing of political traverse the streets and highways to corruption and of venality on part of

The schools have done a fine job of our system Ruthless shedding of training youngsters to watch out for blood follows weakness in judicial pro-It is nothing but good local business. In consequence, when cedure and breakdowns in law exe-But its greatest Emefit will come the statistics of adult and child ped. cution. when it is adopted by practically all estrian accidents are compared, the the cities and towns in the country. children are shown to be better, the world, is amid its reaping and "the

year and 152,550 were injured, ac. cup of iniquity shall be full. There is another good slogan, too. cording to the National Bureau of

Drivers, give these youngsters the

HAD LINDBERGH BEEN A

What depression among the rail- known standard great enough by are even if they are and forever may ways means to the country at large which the value of such an outstand- be unsung. is strikingly revealed in a comparis- ing achievement may be measured. on of their puchases during recent The breaking down of prejudices between nations the establishment over In 1929, they spent more than \$364. night of boundless goodwill, and the 000,000 for fuel-in 1932 they spent stupendous economic and scientific \$178,000,000 a drop of more than develorment in aerial transportation An editorial in the Electrical World fifty per cent. In 1929 they spent which was the direct outcome of this oints out that there has been a \$157,000,000 for forest products, and great venture, defies all attempts at

Had Lindbergh been a Negro, the a short time ago, the bulk of dealers in 1932, \$100,000,000, a drop of more given to our race would have resulted in the placing of the economic and

tures came to \$445,000,000. That is groups who foster it. Every progres-Two states-Kansas and Oklahoma a gigantic sum-but it is only about sive race of people it at the present

At the present moment an aero-

the first of a series of flights that are destined to attract worldwide attention. These men and their equip. ler, Okla. \$1.15; A. T. H A. Study ment represent an investment in club, Detroit, Mich, \$5; Les Seize club. whether launched by the states or the training and aeroplane value of well Inc., New York City, \$138.77; Scrannation, should have as its basic prin- over nine thousand dollars. An additional fund of two thousand dollars \$3; Henry J. Asberry, Tacoma, Wash, will enable them to start in July on \$1; Mrs. Alberta Carter, Mt. Clemens, the first of the series of proposed Mich., \$1; Dubuque, Ia., branch, \$5,30; made in a plane piloted by Negroes. Youngstown, O., \$10; Needles, Calif., Generous and moral support will guar branch \$6; North Star branch, Nat

We shall be glad to send you fur. eapolis, Minn., \$5; New Castle, Pa. shrink and come close to passing away they have none of the remoteness that ther details in order that you may entirely. It has observed the col- a bureau dominated by Washington join with those who have already started to make this dream a reality,

Address: Dr. Stanley L. Lucas, Sec'y of the Executive Com. The Nat'l Negro Aeronautical Society 44 N. Kentucky Ave. Atlantic City, N. J.

WHEN AMERICA REAPS

By R. A. Adams (For the Literary Service Bureau) As a general thing the matter of sowing and reaping is considered in a the natural law of cause and effect The government should work with This matter involves and effects in-

ion one needs not to argue "if and when" the nation comes to its reaping because already it is amid the result School's out! Thousands of children of its own evil sowing. Lynching of judges and juries and in the operation

America, the most lawless nation in end is not yet." Unless there shall In spite of this good work 3,400 come reformation, "the worst is yet to on it is capable of having a far-reach boys and girls betwen the ages of come." And unless this reformation country at present is that legislators ing effect. The slogan is: 'If a man five and fourteen were killed last comes God pity America—when her

HEROES UNSUNG NEWS GATHERERS By A. B. Mann

(For the Literary Service Bureau) hind everybody and everything. Many people substitute the Sunday paper for

But the inconveniences and the longer without repairs is the most gencies, the state of Queensland, news are unknown to us. That they prodigal kind of luxury. True econ- Australia, has retired from the field risk their lives again and again disomy is to protect the investment by of private business after terrific loss. turbs us very little. In times of riots, conflagrations, and disasters, these who serve us are in constant danger. Perhaps the most perilous work of this kind is on the battle field where the correspondents must follow the army, witness battles, make pictures. and share danger with the soldiers

The they perform many deeds of No one has ever attempted to heroism, the rank and file of them gauge the value of Linbergh's trans- drop out of notice. Few ever receive atlantic flight, because there is no what is justly due them. Heroes they

LOOKING BACK TEACHING UNSELFISHNESS

By Videtta Ish (For the Literary Service Bureau) Exemplary is the character of childhood. Jesus Christ paid it the highest possible compliment; yet there is a streak of selfishness even in children "Dis is fer me!" "Dat's mines!" "You took de bigges' piece!" "I ain't goin to give you mine!" These expression

tell of the innate selfishness in human.

ity. And, as children grow older they

grow more selfish Our parents began early to correct these tendencies. If one "hogged" he was made to exchange portions. If one refused to divide one of our parents would take the thing over which we contested and make division, giving the selfish one the smallest portion. As we grew older our parents talked to us and explained the wrong in selfishness They explained that this narrowness would alienate friends whom we needed And I am convinced such methods would be effective, today. My advice is Try it!

SCOTTSBORO FUND NOW \$2,479,18 NEW YORK, June 24-The Scottsboro defense fund being collected by vancement of Colored People, 69 Fifth avenue has reached \$2,479.18. The money is being used to pay legal expenses only for the I. L. D. The amount previously acknowleded was \$2,223,73. The additional contri-

Lane Chapel C. M. E. church, Chand. ton Pa., branch, N. A. A. C. P., \$14.60 Rev. George L. Collins, Madison, Wis. \$5; Literature and Art Research club, South Bend, Ind., \$3; W. R. Stewart, Alliance Postal Employes, Minnbranch, \$53.91; Mrs. Earl Brooks, Hammond, Ind., \$2.72; total, \$2,479.18

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