

FOURTH OF INCOME GENERAL AVERAGE PURCHASERS PAY Million Autos, All Kinds, Sold Every Two Months. SERVICE IS FACTOR Type of Car Depends on Its Use—Standard Design Desirable.

According to the law of averages, every tenth man in the United States is an owner of some kind of motor car. There is hardly a family today of an earning capacity of \$1,550 a year or better, that does not own some kind of a motor vehicle.

One automobile manufacturer in Detroit turns out 100,000 cars a month. The total output of all the automobile factories in this country reaches nearly 250,000 monthly. It is said that there are as many used car sales as new car sales, and if such is true, the latter are about 500,000 automobiles, used and new, sold every two months, or 6,000,000 transfers of titles to such vehicles in a year.

Depends Upon Income. Somewhere, among this vast of figures, you, as a prospective owner, are represented. Are you contemplating buying an automobile?

First of all, in reviewing your financial condition, and the demands for a means of conveyance for your life, you must consider the size of your income. It is considered good business by insurance companies dealing with automobile financing for a man who uses a car for mixed business and pleasure purposes, to buy a car selling for more than one-fourth of his annual income.

While many of us manage to purchase a car on an income less than the standard rate, the general average rule holds good. This means that, if your annual income is \$3,000 or less, that you should not spend more than \$750 for your car, or if \$2,000 or less, you should limit yourself to \$500 as the first cost.

Upkeep Important Item. You must consider the upkeep, as well for it is an important item, when you buy a car. It is not only your outlay per month, but great.

After arbitrarily determining the price of the car you intend to buy, examine the standard car price lists, as figures within and near your automobile. Do this, keeping in mind the fact that in buying a car you must go into the scope of the period. It pays to own a car that is standard in design, and whose builder maintains adequate service accommodations within reach of your city or section. It will be folly to buy a car which would be an "orphan" on your hands in case of breakdown.

Then it will be wise to go into the sales and service policy of the company in whose car you are interested. Find out what amount of free service, if any, the dealer can, and will give you during the period. It is general practice among the leading manufacturers today, to guarantee the parts of the new car against defect for a period of ninety days, but they do not guarantee free on installation of parts, or on repairs, but will make minor adjustments to such parts as valves and tappets, carburetor or ignition system.

Foremost Sales Warranty. The foremost manufacturers have adopted a policy put into workable form by the National Automobile Chamber of Commerce, which is called the sales warranty. It is printed below:

"We guarantee each new motor vehicle manufactured by us, whether passenger car or commercial vehicle, to be free from defects in material and workmanship under normal use and service, our obligation under this warranty being limited to making good at our factory any part or parts thereof which shall, within ninety days after delivery of such vehicle to the original purchaser, be returned to us with transportation charges prepaid, and which our examination shall disclose to our satisfaction as being defective; this warranty being expressly in lieu of all other warranties expressed or implied and of all other obligations or liabilities which we assume or which any other person or organization may assume or which we assume in connection with the sale of our vehicles.

Notes Some Exceptions. This warranty shall not apply to any vehicle which shall have been repaired or altered outside of our factory in any way so as, in our judgment, to affect its stability or reliability, nor which has been subjected to misuse, negligence, accident, nor to any commercial vehicle made by us which shall have been operated at a speed exceeding the factory rated speed, or loaded beyond the factory rated load capacity.

SO ENDETH THE VACATION.—By J. N. Darling.



TIMELY WALL STREET TOPICS

NEW YORK, Sept. 10.—When business was resumed on Tuesday after the triple holiday, the speculative element was presented with a surprise in the announcement by the operator who had long been regarded as the leading bear plunger, that he had changed his position and had taken a prominent place in the bull ranks. A little over a week ago brokers acting for this operator bought over 100,000 shares of stock in a single hour and during the past week this group of brokers has been noted as heavy buyers of all the leading stocks. This change of position was the subject of much comment, but generally the statement was regarded as having been made in jest, and the operator was credited with being uniquely frank in openly stating his market position.

high grade, will actually rebuild it, repainting, re-upholstering and re-finishing all woodwork, as well as metal work, hoping to get a return on their outlay. Such dealers will hardly find it profitable to dress up the exterior of a car, when the mechanical parts are defective. Usually when a car has been done over, the working parts are likewise in good order.

There are many ways to "dope" an old car to give excellent performance for a brief period. Among the many slick tricks used by the professional "dopers" is the use of a special high grade fuel, which will cause an old gas-been to start and cavort like a young colt, but beware, when ordinary gasoline is put into the tank. Here the troubles begin to show up.

Graphite Used as "Dope." Powdered graphite carefully blown into the air intake from a spoon with engine running, will deposit on scored cylinder walls and give good compression for a while. The same material, mixed with the crankcase oil will have the same effect. Very heavy oil, with high body content, will sometimes help the compression. The heaviest cup grease, mixed with graphite and ground cork will silence the clatter of worn gears in the transmission and differential case, but when the mixture is well pulverized and the harder parts separate out and deposit in the tooth slots of gears, there is trouble and disaster.

Also, be on the lookout for a car that has been in a wreck, and "fixed" up for sale. It may have a cracked frame or cross-member, somewhere, or there may be a fully concealed rupture of the body shells, even a cracked spring. Usually the conditions of the fenders will indicate whether or not a car has been in an accident, for they catch the brunt of most collisions.

Purchaser Needs Advice. The ordinary purchaser of a used car is not an expert mechanic, and should have the competent advice, and pay for it, of a mechanic whom he can trust. It would be a small investment with a large return to hire a disinterested repair man to accompany you, and test out any car you are thinking of buying.

If common sense and business judgment are used, the problem of "buying a car" offers no real difficulties, and the possession of a car offers a widening of business and social activities that not only broadens the mind, but also extends a man's business sphere to a profitable degree, far in excess of the value of the money investment.

EFFICIENCY OFFICE WILL RECOMMEND D.C. PAY INCREASE

Bureau to Urge 25 Per Cent More for Employees. Twenty-five per cent increases in salaries of District employees, as well as reorganization and employment of improved methods in District government offices will be recommended by the Bureau of Efficiency, which will make its first report of the comparative survey of District and Federal offices to the Commissioners Wednesday. Paul Papp, of the bureau, said yesterday.

Because the report will be made but one day before the Commissioners send Budget Director Dawes the completed estimates of District expenses for next year, which will include salary recommendations, it is not believed that the bureau's recommendations will help District employees this year, but consideration of the report by the Commissioners is expected to result in salary increases in succeeding years.

Papp could not forecast which offices needed reorganization. He said that in most of the surveys made by the bureau, reorganization and use of improved methods silenced the requests for more employees.

Elimination of the need of hiring more employees will probably permit increases in salaries for those who are employed, it was said. The figures gathered by the bureau are now being tabulated and will be finished Wednesday morning. The survey of methods and organization will begin Thursday, Papp said.

CHICAGO LIVESTOCK. CHICAGO, Sept. 10.—Steady prices were paid for most of the 8,000 hogs received today, but the market was slow and dull and finished lower. Although receipts of cattle this week, totalling about 45,000, are 3,000 less than last week, the market was slumpy and dull, with prices for steers generally 25¢ to 50¢ lower. Offerings in the sheep department today were 3,000, practically all direct to packers. The market was nominally steady.

Cattle—Common to fair, 4.50¢ to 5.50¢; medium to good, short feed, 6.50¢ to 7.50¢; fair to medium yearlings, 7.75¢ to 8.50¢; medium to good yearlings, 8.50¢ to 9.50¢.

ROCKVILLE, Md., Sept. 10.—Early Thursday morning the barn on the farm of Mrs. Frank P. Stone, in Potomac district, this county, was destroyed by fire, together with several hundred bushels of wheat and farming implements. The loss is placed at about \$3,000, and is partially covered by insurance. The cause of the fire is unknown.

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FALL OPENING

First Showing of New Furniture at Lower Price Levels

Tomorrow we throw open the store to the public for the inspection of the new autumn furniture styles, a marvelous, complete, and extensive showing of the home beautiful.

Our Convenient Credit Terms Complete Home Outfits

You do not have to pay cash for any article of furniture you may select, as our convenient credit plan enables you to make just a small cash deposit, which will deliver the article you choose to your home, and will permit you to pay the balance on credit terms to range to suit your own individual requirements. If you have an account here, simply say "Charge It."

This Magnificent Overstuffed Tapestry Suite is a Rare Value. Ordinarily you would expect to pay as much for the davenport alone as this special sale price for the complete three-piece suite. The davenport is 6 ft. in length, has deep coil-spring seats and backs, while the chairs, with their big roll arms, are luxuriously designed for genuine comfort and relaxation. Your choice of three different designs in handsome tapestry at this special price tomorrow. \$169.50

This Handsome 9-Piece American Walnut Dining Room Suite as Pictured. This 9-piece Suite consists of a 48-inch, 6-ft. Table, a large Buffet with plate-glass mirror, a handsome, large, roomy China Cabinet and five genuine leather upholstered chairs to match. This suite is in the popular American Walnut in Queen Anne Period. \$198.00

FREE DINNERWARE. Your Choice of This 42-Piece Set of. With every purchase of \$100 or more, or the Set of Silverware.

4-Piece Circassian Walnut-Finished Bedroom Suite. This Suite, as illustrated, consists of a Chiffonette, Wood Bed, triple-mirror Dressing Table and a Dresser with a large plate mirror. You cannot afford to buy bedroom furniture without first inspecting this big value. \$149.75

FREE SILVERWARE. Your Choice of This 26-Piece Set of W. A. ROGERS Silverware. With every purchase of \$100 or more, or the Set of Dinnerware.

This Seven-Piece Bedroom Suite, Tomorrow Only, \$43.50. This is the most startling value offered the public since before the war. A complete bedroom outfit at the ordinary price of but one or two pieces! Included is a white enamel steel bed, a set of springs, a 50-pound mattress, two pillows, a large dresser with plate-glass mirror and a bedroom rocker. This entire combination complete for \$43.50.

Complete Six-Piece Colonial Dining-Room Suite, \$69.75. This handsome suite includes a large-size buffet, exactly as pictured; an extension table with a plank top, and four dining chairs with brown imitation Spanish leather seats. Ordinarily you would expect to pay at least this much for a buffet alone, but tomorrow we have reduced the price on this complete 6-piece Colonial Dining Room Suite to this rock-bottom level. Convenient terms if you desire.

Gas or Electric. \$16.75. This price quoted includes a Silk Shade and a Mahogany Base. There are several kinds of shades to select from—blue, old rose, mulberry and others. Equipped for either gas or electricity.

Look at This! A Kitchen Complete in Every Detail \$59.75. THE OAK KITCHEN CABINET has white enameled china cupboard, removable tilting floor bin with sliding nickeloid top and a full set of spice jars—the drawers and cupboards all scientifically arranged for your convenience. A KITCHEN TABLE with square tapered legs, large drawer and smooth, round-cornered top—a sturdy far superior to the usual run of kitchen tables. 12-PIECE ALUMINUM SET of heavy-gauge, seamless aluminum, an assortment of large pieces that includes all the most desirable utensils.

This Fumed Oak Duofold, \$49.75. There is hardly any other piece of furniture that will give the same service as will a knife, six-inch knife, and a simple motion converts it into a full-sized bed and practical places an extra bedroom in your home.

"JUST FOR LUCK" Burn Indian Temple Incense. Every day and see your troubles away. Concentrate, Meditate and Pray, cause everything good to come your way. It is substantially used and endorsed by progressive people everywhere. See the best with directions. Ask your druggist for OSMAN'S INDIAN TEMPLE INCENSE, he can get it for you from Leadbeater-Brahmer Sales Corp. or Osman, 1728 7th St. N. W.

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This Useful Combination Set 98c. 17-inch Knife, 10 1/2-inch Knife, 6 1/2-inch Knife, and a large 12-inch Fork, made of very fine tempered steel, metal runs on through to the end of the handle and riveted through the handle. Complete set 98c.

DUTIES OF GOVERNMENT DEPARTMENTS AT A GLANCE! Chart showing all departments and bureaus of the Government, with complete, authoritative and instructive description of the essential details of the administrative duties of officials in connection with their work. Beautifully colored, with half-titles of President Harding and Vice President Coolidge. Size, 16 1/2 x 17 1/2. Suitable for framing. Price 30 Cents, Postpaid.

Bathroom Mirror With Towel Rack, 89c. Monday Special White Enamel Bathroom Mirror, with towel rack. Mirror is 89c 16 1/2 inches.

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