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TUESDAY, DECEMBER 16, 1913.

"A LITTLE MONEY AHEAD."

When the Senate Finance Committee meets to-night to begin its preliminary work on the appropriation bill, it will be faced by no such deficit as that which confronted the committee when it assembled in 1909. Instead of an empty treasury, there are more than $250,000 on the credit-ledger. Instead of devising new tax laws to raise funds, the committee can improve the present methods of expenditure.

The Times-Dispatch welcomes the committee, and wishes for its labors all possible success. Yet we question whether the conditions under which the committee will work are as salutary as those of 1909. At that time, economy was the rule of the hour; not a dollar could be wasted, not an appropriation could be made beyond necessity. No legislator could come before the committee with an appeal for large outlays and expect favorable consideration. Thus the evil was not unmixed, for while the stringency made difficult the labors of the committee, it, and it alone, made possible a pause in extravagance.

We would not have Virginia bankrupt. We would not wish again to have her Treasurer waiting for bank cashiers to discount the notes of the Commonwealth. But we would have her appropriations so carefully made, and her tax laws so administered, that there shall be neither a deficit to trouble nor a surplus to tempt.

The present surplus is certainly tempting to ambitious members of the Assembly and to the boards of the State institutions. It is a melon—filled with new buildings, needed improvements, helpful enlargements—of which every board wants a share. It is a treasure, from which many legislators hope to get appropriations that will feather political nests and foster political ambitions.

So acute is this temptation, and so positive the consequent danger to the credit of the Commonwealth, that we expect a troubled session of Assembly. Never did Assyrian descend with more relentless zest than will swoop the advocates of special causes. We shall hear that unless the Commonwealth increases by $50,000 the appropriation for this school or that, leaky roofs will admit a deluge, and crumbling walls will surely collapse. We shall be told that if the Commonwealth gives an increased allowance to this or that cause, new miracles will be wrought and new wonders performed.

To decline all these extravagant demands for funds will, of itself, be difficult. To overthrow the combinations which will be made to pass these appropriations will be even more difficult. Yet the State looks to the Finance Committee to do their best, and therein to save the Commonwealth from a return of those disastrous days when the treasury was empty and the poverty of the State advertised to the world.

Economical we must be; stingy we need not be. With the great causes of better education, better farming and better health to be promoted; with institutions for the insane to be supported; with the work of charity and corrections to be extended; with many State schools and State boards doing excellent work; with our pensioners older and more needy every year, we have abundant calls for that small increase in appropriations which the increased revenue will permit.

Let us ward well what we have, and unify our fiscal policy; but let us not be led into new and foolish ventures merely because we have a "little money ahead."

Governor Craig, of North Carolina, has gone to Arkansas for a spell, but it's all right. Peace and contentment reign now Down Home. It's hog killin' time, and the North Carolinians are so busy feasting that they have time to do nothing else but pass compliments with each other and praise the Wilson administration. The Greensboro Record says that "many a hog has been slaughtered this week. Going through the country, on a train or otherwise, one sees them hanging up to cool all along the road. As a consequence, country sausage is coming in for the first time, not, had says, it has an inclination to roam. If Secretary of the Navy Daniels, of the Old North State, would send to each of the foreign powers, by parcel post, a nice box of Tarheel sausage and Yadkin biscuit, every one of them would agree to his proposal to stop build ng battleships for a while. The time will yet come when the Nobel peace prize will be awarded to that ambrosial concoction of lately assassinated razorback, red pepper and sage, known as North Carolina country sausage."

Why should James Whitcomb Riley seek his health in Florida, when he could find it, along with many other agreeable things of life, in Surry Courthouse, where the water is good, where the people are better, where venison steak and spare-ribs are plentiful, and where living is a poem and working a lyric?

INSIDE OUR HOMES.

It is very interesting. You do not stop to knock at the door or to seek permission to enter. You walk boldly in, count the rooms, go into the kitchen, peer into the cellar, look to see if the roof is leaky, pass through the backyard and survey the alley. You see the inside of homes upon whose exterior only you have looked, and you find out how the "other half" is living.

This is done, of course, not by a personally-conducted police tour, but by reading the published report of the Society for Improving the Living and Housing Conditions—by all odds the most remarkable human document ever printed about Richmond.

We have so often approved the survey which forms the basis of this report that we shall not now discuss the results in detail. We rather commend it to our readers. If a copy has been sent you, sit down and read it. If you have not a copy, but are interested, write the society's secretary for one. The little book will surprise you, will make you somewhat ashamed, and will stir you to co-operate in the good work it describes.

The report, however, is not pessimistic. It depicts city dumps as they are, shows you neglected backyards and filthy alleys; but it is far more cheering than some of us had hoped it could be. Its conclusion is that Richmond's sight must be not only to make bad conditions good, but also to keep good conditions from becoming bad. Before we have tenements this report warns us to enact laws which will make them impossible.

Upon this state of affairs we should congratulate ourselves. Thanks to the leadership of a few men, we have had the foresight and the good sense to study our housing problems before they become acute, and now we have information which shows us how to solve them. By prompt prevention we save ourselves desperate efforts to cure.

We need good housing laws to prevent worse congestion; but even more, we need to appreciate our need.

MAKING A DESPERADO.

They caught him in the act—his little form crouched before the open safe in true cracksman's style, his youthful hands almost in the cash-drawer. They took him, searched him, locked him up, and, as he was but fifteen years old, carried him to the Juvenile Court. When he was arraigned, the police spread out on the clerk's desk the contents of his pockets at the time he was arrested. Here is the list:

One excellent revolver.
Five loaded, fresh cartridges.
One package of cigarettes.
Two dice.
Three knives.
A dozen and more keys.
One dime novel.

It was not necessary for the police to review the evidence. It was not necessary for the probation officer to state that the lad had been in court before. The exhibit sufficed. Nothing that was needed to make a desperado was lacking; nothing that could help put a boy on the downward grade was omitted, except strong drink.

How came that fifteen-year-old boy to accumulate this paraphernalia of the thug, and what strange idea must have obsessed him when he tried to emulate a burglar? If we could answer that question, we should have the secret of juvenile delinquency.

Yet, if we might hazard a surmise, where we cannot be positive, we should name as the incentive the last article in the inventory—the dime novel, a base chronicle of sordid crime. It was a lurid affair, with a colored cover depicting some youthful brigand as he held up a stage-coach; its whole content was an apostrophe of outlawry. For a boy of fifteen to read it was to admire the basest, most dishonorable things of life and to feel a desire to emulate them at first opportunity.

How long will it be before the world expends half the money in providing good books for boys that it spends for reform schools?

YOUR AUTO-HORN.

Autoists seem to be availing themselves of the new license to use others than the old type of "honk-honk" horn. Already one hears on the streets the modified siren, and a certain "yeow," feline, horn, fatidly suggestive of Hughey Jennings. With the sound of one of these in his unaccustomed ears, Mr. Good Citizen turns in wonderment, and, in all probability, rues the ruling of Chief Werner.

As we understand the police order, it does not mean that in lieu of the familiar horn one may use those peace-disturbing bugles in vogue before there was any regulation on the subject. On the contrary, we take it, the Chief of Police has said that his men are not to arrest the owner of a car equipped with a different horn, so long as that horn shall not be obnoxious.

In other words, Mr. Autoist, the police are meeting you half way. They want to save you the expense of changing your equipment, provided you have some respect for the aural sensibilities of pedestrians. But remember, please, that if you disturb quiet citizens at midnight with a misnamed horn that rivals the siren of the Olympic, you may expect the officer on the corner to hale you to court.

For your own sake, if not for the comfort of your neighbors, choose a modest, respectful horn, and use it only when necessary.

We are not trying to usurp the functions of Dr. Cary Grayson, of Culpeper, but we venture to say to the President that an old-fashioned red pepper gargle and copious draughts of sage tea would prove most efficacious for his cold.

If the climate of the Old Dominion keeps on much longer as it has been for the past five years, this ought soon to be the finest olive-producing country this side of Thomas Nelson Page's temporary residence.

Blue evening clothes for men is the latest fashion, but crimson would more nearly match the complexions of most of the wearers.

EXPEDITE AND CHEAPEN TRIALS.

Ought the detail machinery of the courts in Virginia to be so arranged as to afford an expeditious and economical administration of justice, instead of a wrangle over technicalities?

Everybody agrees in answering that query affirmatively. Yet under our present system of justice in Virginia, it is impossible to establish economy and expeditiousness in our juridical methods. England relegated to the junk heap fifty years ago the systems of pleading and procedure in vogue here to-day. Our courts are forced to use an archaic, patched-up machine, and yet satisfactory results are expected from them.

Who is to blame? It is unreasonable to hold the courts responsible, for they are proceeding under the orders of the General Assembly. Criticism must be directed at the Legislature, for the courts are doing exactly what that body requires of them. The trial courts should be regulated by scientific, correlated systems of rules made by the Supreme Court of Appeals, with the aid and suggestions of the entire bar, instead of by rigid, inflexible statutes that admit of no possible use of discretion. The preparation of rules is a technical task which calls for the aid of experts trained in the law and its practice. Under the present condition, the General Assembly not only tells the courts what they may do, which is just, but also endeavors to tell them how they shall do it, which is unwise. The judges, under this arrangement, "are little more than umpires between two sets of warring lawyers, who, in the interest of their clients, are forced to take advantage of these technicalities." Unjust criticism is heaped upon the lawyers through the erroneous conception that they have voluntarily selected the manner in which the law should be administered, when the truth is that they have to conduct the case in the manner provided by the Legislature, and not otherwise.

There is a practical consideration, which, by itself is sufficient argument for a simplification of court procedure. Nearly half the time of the judges of the Supreme Court of Appeals is consumed in passing upon these technical errors. They are prevented from devoting all of their thought to the merits and law of a given case. This condition deprives both the litigants and the State of a most valuable juridical element. It is believed by legal experts that the work of the trial courts could not only be simplified, but very materially reduced, while that of the highest court of the Commonwealth would be lessened to a very great degree. Trials would be expedited and cheapened to an extent not easily calculated, since the courts and lawyers would co-operate where now they stand at arm's length. The General Assembly never expected such an outcome, burdening commerce and vexing the people as it does. Past Legislatures have acquiesced until some definite and scientific relief could be suggested. Such relief is now proposed by the Virginia Bar Association, and supported by public opinion, and it is hoped that the General Assembly of 1914 will, by a simple statutory change, establish the simplification, expedition and cheapening of procedure in Virginia courts by empowering the Supreme Court of Appeals to effect that end.

THAT ARMOR PLATE PLANT.

Practically every city in the East and South is making a bid for the proposed armor plate plant. Congressmen are being deluged with letters urging them to activity; tile-hatted committees are arriving in Washington on every train; advertising literature is fairly flooding all those who are supposed to have influence.

All of this is very encouraging to Richmond. In fact, the presentation of the claims of every American city only makes stronger the case of Richmond. The more others "boost" themselves the more they help us to show ourselves to advantage.

Richmond is not, therefore, forced to stand upon the dome of the Capitol and blow her horn. Others are doing that for us, for as they list the inducements they offer, the more striking is this display of reasons why Richmond should have the plant:

1. Cheap coal by direct haul from the West.

2. Water transportation to ocean and the greatest shipyard in the country.

3. Abundant labor, skilled and unskilled, with freedom from strikes and disputes.

4. Ample factory sites overlooking the river and almost directly on the railroad.

5. Cheap homes for workingmen and excellent food supplies at one of the best markets in America.

6. Honest city government.

7. The best health of any Southern city.

8. Cheap electricity, cheap gas, good street car service.

9. Association with 135,000 of the best people in the world.

10. Every advantage that every other town can offer.

One of our subscribers in Richmond writes us: "Some years ago a little girl in New York wrote to the editor of one of the papers there—the Sun, I think it was—asking if there was a Santa Claus. The editor replied in an editorial. If you have a copy of this, I would be glad if you will publish it." In another column this morning The Times-Dispatch takes pleasure in reprinting the most reprinted editorial that we know of, one that will be republished in thousands of newspapers within the next fortnight, the Sun's immortal reply to little Virginia O'Hanlon. Read it to your little folks.

For the next fortnight, West End parlors will be largely vacant. Richmond College examinations are beginning.

Do your 1914 calendar begging early.

WHAT WAS NEWS FIFTY YEARS AGO

Reprinted from This Newspaper.

Disastrous Explosion.

At Raccoon Road, in Chesterfield County, an explosion occurred yesterday, resulting in the death of sixteen men and fatal injury to three others. It was caused by the ignition of gas within the pit.

Weather.

For the past two days the weather has been warm, sultry and disagreeable.

The regular monthly meeting of the Council took place yesterday. W. E. Granger and William S. Jenkins were elected additional policemen and A. W. Morton, Chamberlain. Thomas B. Harrison was chosen Auditor and Washington Gill, City Engineer.

Christmas Toys.

"Christmas trinkets. Old Nick in town. St. Nicholas takes great pleasure in announcing to the little folks of Richmond that he has just arrived and established his headquarters at Miss Sennott's, 90 Main Street, where he will be pleased to see them all and exhibit his beautiful assortment of popcrackers, whirligigs, rockets, Roman candles, spinning jennies, pin wheels, dolls, etc., with a great variety of trinkets and other beautiful things captivating to the youthful fancy and pleasing to the juvenile taste. Come soon and rekindle the memories of Christmases before this cruel war puts a stop to the annual visits of the old saint."

Fight at Greenbrier Bridge.

It is reported that an engagement took place on Sunday at Greenbrier Bridge between forces under Echols and a largely superior force of the enemy. General Echols was compelled to fall back through Lewisburg, which was afterwards occupied by the enemy, whose force numbers about 4,500.

Congress.

In the House permission was granted to the Special Committee on the Currency to hold its meetings during the sittings of the House.

Legislature.

In the Senate a bill for the enrollment of persons between the ages of sixteen and fifty-five domiciled in the Commonwealth was reported.

Mr. Cellier presented a series of seven joint resolutions upon the subject of instructing our Senators and Representatives in Congress to use their best endeavors to prevent the appointment to office of men who are not of Southern birth and education or who are not ascertained by long trial to be heartily devoted to the cause of the South, so that none but such shall be trusted to take charge and be in command of posts of danger or of control, especially in the military service, for the reason that we had already suffered enough from departures from that source. The resolutions were voted down by a vote of 23 to 1.

After the adjournment of the House a meeting of the members was organized, the object of which was to tender a complimentary dinner to Governor Letcher upon his retiring from the gubernatorial chair.

From the Army of Tennessee.

Little importance attaches to the report circulated in Atlanta that General Johnston is to be appointed to command of this army with General Bragg as chief of staff. It is more likely that General Beauregard will be sent. If General Longstreet were here it is not improbable that he would be the man.

The grand total of casualties in Chattanooga campaign was 4,919.

IS THERE A SANTA CLAUS?

The Sun's Famous Editorial Assures the Kiddies That There Is.

We take pleasure in answering at once and thus prominently the communication below, expressing at the same time our great gratification that its faithful author is numbered among the friends of the Sun:

"Dear Editor: I am eight years old. Some of my little friends say there is no Santa Claus. Papa says: 'If you see it in the Sun' it's so.' Please tell me the truth: is there a Santa Claus?

"VIRGINIA O'HANLON.

"115 West Ninety-fifth Street."

Virginia, your little friends are wrong. They have been affected by the skepticism of a skeptical age. They do not believe except what they see. They think that nothing can be which is not comprehensible by their little minds. All minds, Virginia, whether they be men's or children's, are little. In this great universe of ours man is a mere insect, an ant, in his intellect, as compared with the boundless world about him, as measured by the intelligence capable of grasping the whole of truth and knowledge.

Yes, Virginia, there is a Santa Claus. He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to our life its highest beauty and joy. Alas! how dreary would be the world if there were no Santa Claus. It would be as dreary as if there were no Virginias. There would be no childlike faith then, no poetry, no romance, to make tolerable this existence. We should have no enjoyment, except in sense and sight. The eternal light with which childhood fills the world would be extinguished.

Not believe in Santa Claus! You might as well not believe in fairies! You might get your papa to hire men to watch in all the chimneys on Christmas Eve to catch Santa Claus, but even if they did not see Santa Claus coming down, what would that prove? Nobody sees Santa Claus, but that is no sign there is no Santa Claus. The most real things in the world are those that neither children nor men can see. Did you ever see fairies dancing on the lawn? Of course not, but that's no proof that they are not there. Nobody can conceive or imagine all the wonders there are unseen and unseemable in the world.

You may tear apart the baby's rattle and see what makes the noise inside, but there is a veil covering the unseen world which not the strongest man, nor even the united strength of all the strongest men that ever lived, could tear apart. Only faith, fancy, poetry, love, romance, can push aside the curtain and view and picture the supernal beauty and glory beyond. Is it all real? Ah, Virginia, in all this world there is nothing else real and abiding.

No Santa Claus! Thank God! he lives, and he lives forever. A thousand years from now, Virginia—nay, ten times ten thousand years from now—he will continue to make glad the heart of childhood.—New York Sun.

Abe Martin

Some fellers are naturally quiet, but as a rule th' close mouthed feller is either stupid or hampered for information. None but th' brave kin live with th' fair.

WHEN A FELLER NEEDS A FRIEND.

THE FUTURE OF TAX REFORM IN VIRGINIA

Prepared for The Times-Dispatch by Thomas Walker Page, Ph. D., Professor of Political Economy in the University of Virginia.

Has not the time come when we should expect some definite expression of opinion about tax reform in Virginia?

It seemed to be understood when Democratic candidates were chosen at the primaries, some months ago, that tax reform would be the most important work before the General Assembly at its approaching session. When these primaries were impending the newspapers in many counties called on the men seeking the Democratic nomination to announce their "platforms," to tell where they stood on the important matters likely to come before them for consideration.

What was the result? Not one in ten of these prospective candidates failed to state his position in regard to the so-called "enabling act"; while, on the other hand, not one in ten explained what sort of tax reform he would advocate.

Silence of Legislators About Tax Reform.

How can we explain this curious silence? Can it be that prohibition of the manufacture and sale of whiskey—great as is its undoubted importance—is yet of such supreme importance as to relegate tax reform to utter obscurity? Are the people of Virginia so alarmed about their morals that they are not concerned about their pocketbooks? If that were so, it might be a good thing. But we fear it is hardly so. We fear that the failure of so many aspirants for public honors to outline their plans for tax reform was due to something very different.

The truth is—and the frankest among them admitted it—they did not state their plans for tax reform because they had no such plans to state. They could take a position easily enough about prohibition, because they know what it means; they can forecast its results, and they are pretty well aware how the majority of their constituents feel about it. It is not so with tax reform; and this can be said without reflecting in the least on the intelligence and general ability of the candidates.

Would You Know a Reform If You Met It?

For there are few things more important, and there is nothing in public life more complicated and attended by more widely ramified consequences than the reshaping of a tax system. No man can understand it unless he works at it both long and hard. Furthermore, it is not mere book work. A practical tax system, one that can be applied to the actual needs of a particular State, never has been, and never will be, worked out by the theorist in the privacy of his study. At the same time the work is equally impossible to the man who is merely "practical." No Legislature in the world contains a larger proportion of "practical" men, men of affairs, men of wide business sagacity, than do the Legislatures of our American States. And yet, look at our systems of State taxation! It is because tax reform requires both kinds of knowledge, a knowledge of practical affairs and also a systematic knowledge of theory, and because these kinds of knowledge cannot be acquired by the same man without devoting a great part of his life to it, that so few feel competent to express an opinion about it.

The Hard Case of the New Members.

Now think for a moment of the position in which our Legislature will find itself this winter. It is said that about half of the members—probably more—will be serving their first term. In this, however, and in most other respects, the composition of the Assembly will be about the same as that of its predecessors. To say this is to pay the members a compliment; for it is likely that nowhere on this continent can a legislative body be found more honest, more public-spirited, and with a higher degree of general sagacity. But of necessity there will be among the members comparatively few that have had the time, opportunity and inclination to make up their minds as to what tax reforms are needed. Should the majority blindly follow these few, or should they adjourn without acting?

Irresistible Force and Immovable Weight.

If they follow the example of their predecessors they will shirk responsibility, and do nothing. But the Assembly is not likely again to avoid the issue. The abuses under our present system are too gross, and dissatisfaction is too widespread to be ignored by those seeking a political career. But, unfortunately, while public opinion will probably compel action, there is no consensus of opinion as to what that action ought to be. In this case the people don't know what they want, and won't be happy till they get it. This will put the members of the Assembly, especially the new members, in a very embarrassing position. The session of the Assembly will be short; the business before it great in volume and importance, and there will, under no conceivable circumstances, be time enough for debate and discussion sufficient to elaborate a full system of reform.

It looks as if the majority must blindly follow the few members that are prepared to offer any sort of definite suggestions. They must stake the good will of their neighbors and all hope of a public career on the success of policies they have no opportunity to digest.

This is just what the last Assembly refused to do. It had before it a plan that was at least clear and logical, the plan shaped by a special commission of experienced and trustworthy men, and it was refused. The report of the commission became public a very short time before the Assembly met, and the members had little opportunity to study and digest it. There was no means of knowing whether the voters would be satisfied with it, and the Assembly refused to take the responsibility of adopting it. There had been practically no public discussion of it; the State was almost totally uninformed about it; there was no opinion either for or against it; there were possible and hopeful substitutes for it; and the Assembly did right in refusing to shut its eyes, open its mouth, and swallow it whole like a purgative bolus prescribed by the family doctor.

But further postponement will be difficult, while preparation for action is obviously still incomplete. Some of the members of the last Assembly who were best prepared to take the lead in the work of tax reform have died or retired. Fortunately, some are left; but it is very doubtful whether their unaided influence will be strong enough to protect the State against ill-advised legislation.

Is There a Way Out?

What can be done to help the Assembly in this supremely important work?

The first thing to be done is to help them to find out what the citizens really want. And to do that the citizens themselves should be informed on this matter and stirred up to think about it, so as to know what they ought to want. In other words, we have got to have in Virginia a full and genuine discussion of taxation. We have not yet had it. There is a startling lethargy on the subject in this State. This lethargy has got to be removed, and it is the duty of the press to see that it is removed.

"A Counterblast to Lethargy."

With a few exceptions the Virginia papers have been undetermined and neglectful in this matter. They are willing to open their columns to discussion; but if they themselves—again with a few exceptions—stand for any clearcut, systematic plan of reform, the present writer has been unable to discover it. In California, Wisconsin and other States where tax reform has been accomplished it was preceded by ten years not only of earnest discussion, but even of widespread and anxious agitation. We do not crave the agitation; far from it. But is it too much to ask that between this time and the meeting of the Assembly the papers of this State shall give more emphasis to the discussion, shall assume, and declare some definite opinion, and shall help the people of the State, and with them the legislators, to make up their minds?

Two Definite Plans.

Two definite plans are already before us. One is that drawn up by the special commission reporting to the last Assembly; the other is the tentative plan devised by Auditor Moore. Of the two, the plan of Mr. Moore appears to the present writer to be by far the better. With certain modifications it ought to be adopted.

The Special Tax Commission gave authoritative statement of what most of our citizens already knew, namely, that our present tax system is burdensome, unjust and iniquitous. It took each tax separately and showed its defects, and it adduced numberless examples of inequality and injustice. It showed for Virginia, and made local application of, facts that a score of similar commissions have shown for as many States. It did not, however, recommend that we abandon our present chaotic and unjust system. On the contrary, it recommended that we retain the system, but revise the several taxes and insist on better administration. The chief change it urged was the creation of a body that would have to discharge its nominal duties through a State Tax Commissioner. Among the duties of this functionary it enumerates: gathering data on which to fix an average assessment of all real and personal property, exercising general supervision over the work of assessment, watching all the commissioners of the revenue and suspending them when they fail to do their duty, acting as expert adviser not only to the General Assembly, but also to all the cities, towns and counties, and having a general supervision of the collecting of the income tax. The commission stopped short, however, of naming the Archangel Michael to fill this position.

A great many of the minor recommendations of the commission are exceedingly good, and some of them should be adopted, whether a plan for segregation passes the General Assembly or not. But the experience of other States is conclusive proof that we can hope for no great or permanent improvement, unless we are willing to make a radical departure from our present system. Nearly every conceivable rephrasing of tax laws, every possible device to strengthen their administration, have been tried out time and again. The result shows that the system itself is too defective to admit of efficient administration.

Mr. Moore's plan offers a way out of many of our difficulties. It does not remove all the injustice nor solve all the problems. But it is a necessary step that must be taken before we can cope successfully with the abuses that will still exist.

It is difficult to express without appearing to be effusive the appreciation that good citizens owe him for the practical, detailed, effective and intelligible plan that he has worked out.

The best work that can be done during the coming weeks for tax reform in this State will consist in discussing and perfecting Mr. Moore's plan.

A Plan for Saving

A definite plan always facilitates the successful execution of any undertaking. If you adopt a plan of saving money you will get ahead much faster than if you undertake to save after haphazard methods. Just decide that you will save, say 5% of your income, and deposit the money with this bank, where it will draw interest at the rate of 3 %, compounded twice a year.

National State and City Bank

1111 EAST MAIN STREET.