Pay Up Last Month's Account This Month

It Will Keep Your Credit Good and Make Your Account Desirable

Two hundred and two retail merchants of Memphis are conducting an advertising campaign to educate slow paying customers in the justice and importance of paying their bills promptly when due.

Credit is a convenience based on confidence—not in your ultimate desire and ability to pay your bills, but in your willingness and ability to pay them promptly when due.

Many persons have been negligent and indifferent in the past to the prompt payment of their bills, mainly because they did not realize the importance of this rule. These people will readily respond to the mere announcement of the conditions that render the enforcement of this measure imperative at the present time.

There are others, however, who believe that because they eventually pay their bills their accounts are desirable. They think a fancied superiority to ordinary mortals, because of prominence in social, business or political circles, releases them from the obligation of paying their debts promptly.

They assume the prerogative of saying how and when they shall pay their bills. Or possibly because of poor management of their personal affairs, they buy more than they can pay for. In other instances they put off paying from month to month, meanwhile buying more and more, until the amount of the account becomes almost unpayable.

Then they become indignant at the courteous requests for settlement. It is decidedly unpleasant for all concerned.

A banker will lend money to a poor man who pays promptly; he will not lend to his rich neighbor who allows his obligations to run into the overdue stage.

The necessity of this "prompt-pay-or-no-credit" rule is superinduced by Uncle Sam, who asks the merchants for the capital which they have tied up in slow pay accounts. Merchants cannot buy Liberty Bonds and donate to war funds with uncollected book accounts.

From now on all customers are asked to pay their accounts when due, between the first and tenth of month following purchase. If they will do this their accounts will be welcome in all stores. If they do not do this, they will soon find that their accounts are undesirable.

Retail Credit Men's Association of Memphis

202 Leading Local Stores

ARMISTICE TERMS TO TIE HUN HANDS, SAYS CLEMENCEAU

French Premier Tells Deputies Enemy Will Be Disarmed to Prevent Reopening of Hostilities.

PARIS, Nov. 6.—M. Clemenceau, the premier, was accorded a wonderful ovation in the chamber of deputies Tuesday as he read to the deputies the terms of the armistice with Austria-Hungary. He also said terms had been submitted to Germany.

"The terms to Germany," said the premier, "are what President Wilson himself recommended to us for the security of our troops, the maintenance of our military superiority, and the disarmament of the enemy insofar as that is necessary to prevent a resumption of hostilities."

M. Clemenceau declared that peace might not be so near as some might think, but that he could, however, assure the chamber that "the fate of the peoples henceforth was fixed." There was prolonged cheering when the premier announced that the allies had obtained the use of all means of transportation in Austria-Hungary.

M. Clemenceau was hailed as the "father of victory" as he mounted the tribune to announce the terms of the Austrian armistice. The deputies all stood. The ovation lasted several minutes.

Will Post Speech.

During an address following the reading of the armistice terms there was intermittent cheering, especially when the premier spoke of the approach of full victory, the defeat of Austria-Hungary and the complete glory of France. The usual socialist interruptions occurred, but the aged premier remained unperturbed, defiantly smothering the taunts of the opposition. The chamber passed a resolution providing that the speech of M. Clemenceau soon should be posted throughout France.

"What I have done," said M. Clemenceau, "it is France that has done it. I have only made the best use I could of the instruments France has given me. The superior council at Versailles has drawn up the terms of an armistice with Germany. These were sent yesterday to President Wilson, who, if he approves them, will make them known to the imperial and democratic governments of Germany."

At this point the house burst into laughter. "It will then be time enough for Germany to address herself to Foch," the premier added.

It was here that the premier declared that the terms to Germany were inspired, as were those imposed upon Austria, to prevent a resumption of hostilities in case Germany should break her word.

CASUALTY LIST

(Continued From First Page.)

Jackson, 1224 Main street, Hattiesburg; Privates Frank L. Poyner, Banner; William F. Thorne, Decatur; Theordo Williams, 78 Aldrich street, Natchez.

ARKANSAS.

Died of disease: Privates Annias Gravitt, R. F. D. 1, Scott; Bill E. McDougal, Stuttgart; William C. Willis, Russellville.

Wounded, degree undetermined: Privates Theodore Black, Chidester; Clyde Keys, Bruno; John D. Mugley, Winslow.

ALABAMA.

Killed in action: Private James L. Allen, R. F. D. 1, Choccolocco.

Wounded severely: Privates Kelcie Hollis, Brilliant; Hugh T. Kirby, Scottsboro.

Wounded, degree undetermined: Sergeants Claude S. Howard, Cropwell; Odom James, Anniston; Wasson Harmon, Pell City; Jesse Cork, Tuscaloosa; Sam Lee, R. F. D. 2, Bessemer; Corporals Rupert Gilmore, Montgomery; George E. Kernodle, Birmingham; Finus Sanders, Huntsville; Mechanic Stephen J. Bradley, Birmingham; Privates Thomas F. Blevins, Danville; Arthur Collins, Montgomery; Roy S. Ellas, Birmingham; Delzach Fitzpatrick, Ensley; James F. Lamar, R. F. D. 1, Eufaula; Leonard Mitchell, Robertsdale; Calvin C. Peacock, Dotham; A. B. Watford, Slocumb; Will League, Meridianville; Ernest V. Mitchell, Pell City; Joe W. Salter, Opelika; Leonard Spencer, Brewton; Joseph Lee, Bay Minette; Osie Brown, R. F. D. 3, Carrollton; Frank Clepper, R. F. D. 2, McKinsie.

Wounded slightly: Sergeant Pete Cotton, De Armanville; Corporals Howard H. Boyles, Mobile; Robert Couch, Blue Mountain; Mechanic Hovey C. Howard, Birmingham; Cook Arden R. Allen, Cooper; Privates Talmadge Alexander, Union Grove; Mose Davis, R. F. D. 4, Headland; Wallace Hathcox, R. F. D. 2, Ragland; Thomas M. Boswell, Cooper; Fate Dickinson, R. F. D. 2, Citronelle; Daniel Downey, Natural Bridge; Andrew W. Homer, Parrish; Ralph Huffman, Birmingham; Willie T. Holland, Patsburg; Hubert Johnson, Eva; Polie McInvale, R. F. D. 3, Anniston; Herte Manning, Morris; Roy W. Smart, Oneonta; Wesley J. Whatley, Birmingham; Samuel Sanders, Moundsville; Allen O. Treutel, Mobile; Ashford L. Kelley, Geneva county; George Macklin, Tanners; Sidney Baker, Mobile; Luddie J. Holiday, Sulligent; Daniel I. Holmes, R. F. D. 1, Ripley; George M. Mathews, Mathews; James D. Sikes, R. F. D. 8, Troy; Henry C. Pearson, Jr., Sunny South; James L. Scarborough, Sunny South; William Schell, Pell City; Hollis R. Scott, Gadsden; Cleveland Smith, North.

KENTUCKY.

Killed in action: Privates Ira F. Sideh, Mays Lick; Everett Gillespie, Pomeroyton.

Died of disease: Private Owen Goodwin, Love.

Wounded severely: James P. Jesse, Versailles.

Wounded, degree undetermined: Lieut. William A. N. Mastin, Midway; Private Elijah F. Griffith, Georgetown.

Wounded slightly: Wagoner Charles Howe, R. F. D. 4, Lexington; Private Thomas C. Adams, Garrison; Calvin R. Bennett, Dry Ridge; Peter Coombs, Ned; Owen Corley, Pellville; Thomas M. Maddox, Wyoxi; Edward Hartz, Louisville; Walter Hibbard, Manchester.

Missing in action: Sergt. Obie C. McNutt, Ribolt.

LOUISIANA.

Died of disease: Cook Francis H. Lawrence, Pineville.

Wounded, degree undetermined: Privates Loren S. Bareswill, West Monroe; Louis Welch, Robeline.

Wounded slightly: Privates Sidney J. LeBlanc, Donaldsonville; Victor M. Walz, New Orleans.

NORTH CAROLINA.

Killed in action: Corp. Grover C. Cook, Concord.

Died from wounds: Private William F. Jones, Dunn.

Died of disease: Privates Charlie W. Canthren, Lomax; Charlie E. Glenn, Greensboro.

Wounded, degree undetermined: Sergt. Enoch L. Stamey, Greensboro; Corp. Stewart Westmoreland, Thomasville; Privates Fred M. Decker, Murphy; Carl Jackson, Asheboro; Fuller F. Saunders, R. F. D. 1, Troy; Francis R. Hartgrove, R. F. D. 1, Rural Hall; Marvin M. Leonard, R. F. D. 1, Denton.

Wounded slightly: Lieuts. Lewis Herndon, Charlotte; William T. Landis, Oxford; Corp. William P. Hornbuckle, Gibsonville; Privates Joseph E. Hilton, Charlotte; Lloyd Holly, Edenton.

MISSOURI.

Killed in action. Sergt. Vern R. Glick, Chillicothe; Private Harry A. Haferkamp, Augusta.

Died from wounds: Lieut. George D. Holden, Albany; Sergt. Lewis L. Kaffenberger, Lebanon; Wagoner Shelton C. Luttrell, Ava; Mechanic Leonard C. Thoma, Boonville; Privates Edward W. Buschmoehle, St. Louis; Theodore E. Gayeski, St. Louis.

Died of disease: Privates Willard Kirtley, R. F. D. 4, Ozark; Otto J. E. Sexauer, St. Louis.

Wounded severely: Private Jack Odell, Richmond.

Wounded, degree undetermined: Capt. Robert Middlebrook, Kansas City; Corp. George E. Fields, Belton; Privates Cyrus Fissell, Myrtle; William D. Nichols, Bevier; Charles Snellen, Elsinton; Edward H. Vanderpool, Bremer.

Wounded slightly. Sergt. Carl Ketchem, Union Star; Corp. Robt. H. Glenn, Ozark; Mechanics George W. Leeper, R. F. D. 4, St. Joseph; Walter Tinker, Parma; Privates John C. McKay, St. Joseph; Allen T. Keen, St. Louis; Jefferson D. Petty, Senath; Leonard S. Sackman, Cardwell; Ralph W. Smith, R. F. D. 32, Ferguson.

Serve Our Boys

NOTHING stimulates the spirit of our boys "over there" after a hard day's drive like the doughnuts and coffee served right behind the lines by the Salvation Army.

We can help serve hot coffee and doughnuts to our boys; we can cheer and comfort them by giving GENEROUSLY to the

UNITED WAR-WORK CAMPAIGN

SWEETS are of tremendous food value, craved by everyone. That is why they are supplied to our soldiers and sailors.

Sweets furnish bodily fuel to keep us strong, warm and healthy. Some like their sweets in coffee, some in tea and some in

Chero-Cola

THERE'S NONE SO GOOD

178 DRAFTEES CALLED.

GREENWOOD, Miss., Nov. 6. (Spl.)—Twenty-one white men have been summoned for entrainment to Camp Shelby, Hattiesburg, during the five-day period commencing Nov. 11. Seventy-six negroes will entrain during a three-day period commencing Nov. 19. They will be sent to Camp Shelby. A call for the registrants under the last draft, Sept. 12, has been made for 71 negroes Nov. 19 to entrain during a three-day period. These men will be selected from 19 to 36 years old. They also will be sent to Camp Shelby.

ELECTION CALLED.

GREENWOOD, Miss., Nov. 6. (Spl.)—J. T. Flanagan has filed his resignation as county treasurer of Leflore, and the board of supervisors, which is now in session, has issued a call for election Dec. 10 to fill the vacancy. A constable also will be selected to fill the unexpired term caused by the death of H. W. Petty.

HIGH-CLASS DENTISTRY

WITHOUT THE USUAL HIGH COST

SPECIAL LOW PRICES NOW IN EFFECT

Perfect Fitting Teeth $4.00

No matter how hard or flat your mouth or how many unsatisfactory sets of teeth you have had made, we guarantee to make you a set that will fit, look natural and that you can eat with or it will cost you nothing.

Sets of Teeth (Upper or Lower) $4 up. Also Porcelain, Gold, Aluminum and Fine Rubber Plates at Special Low Prices.

CROWNS AND BRIDGEWORK

Best quality porcelain, lifelike facings, backed with solid gold. Guaranteed high-class workmanship and material. Per tooth, $4 up.

Gold Inlay, Porcelain, Cement and Amalgam Fillings at About Half Usual Prices.

Gas-Oxygen for extracting. "You do not know the tooth is out." Safe and pleasant. Ask your physician. All work guaranteed.

PROMPT SERVICE. NO LONG WAITS.

Dr. H. H. Fairfax, Dentist

Cor. Main and Madison

Entrance from Main or directly across from old offices on Madison.

PUBLIC SALE

The Shelby County Commissioners will offer for sale at public auction twenty or more mules on Monday morning, Nov. 11th, 1918, at the Shelby County Courthouse. Sale will occur at 10 o'clock. Mules will be sold to the highest bidder for cash. Mules will be shown to prospective bidders at the Shelby County Workhouse.

SHELBY COUNTY COMMISSION,

By JOHN BROWN, Chairman.

816 Tire & Vulcanizing Co.

GOODYEAR TIRES

BLUE STREAK SERVICE

At the Curve 635 MONROE AVENUE

HEAVIER DEMAND UPON RED CROSS

Cable From Paris Says Big Changes May Call for Big Work.

WASHINGTON, Nov. 6.—Because of rapidly changing conditions in Europe growing out of the military and political situation, an even larger demand may be made upon the American people for support of American Red Cross activities abroad, said a cablegram received by the Red Cross from Paris.

Work which the Red Cros may be called upon to do in the near future in countries now covered by the organization or soon to be included within the scope of its activities will be surveyed by a committee headed by Homer Folks, of New York. The committee, the cablegram said, will include food and health experts. The effect of the war on the civil populations of the allied nations and the rehabilitation of the war-swept districts especially will be studied.

Letter, Three Years In Mails, Returned To Samuel Siegel

A letter to Morris Siegel in Borisoff, Minsk, Russia, mailed from Roxbury, Mass., Oct. 11, 1915, has just returned to his son, Samuel Siegel, 580 Thomas street, after three years in the American and Russian mails.

Morris Siegel is dead, whether from natural causes or at the hands of the Bolsheviki, his son does not know. Neither does he know the fate of his mother, sister and two brothers whom he left behind in the little Russian village when he sailed for America in 1910.

When Samuel Siegel's little daughter, Goldie, was born three years ago he wrote his father, telling of her birth. But the letter never reached the elder Siegel. After passing through the hands of the Russian censor in Petrograd, it was returned to the son. While the letter was still somewhere between Russia and the United States, Samuel Siegel last January received a postcard bearing the news that his father was dead. The card, which had been sent across Siberia and by way of Japan, had been on the road nine months. This postcard the younger Siegel has is the only word received from his family since the outbreak of the war in 1914.

Another letter Siegel mailed to his father March 10, 1916, was returned to him in Memphis only a few days after the first letter was mailed back to him.

"With conditions as they are in Russia, I have no idea what has become of my people," he said. "Inquiry does no good. My letters to the old home are returned. I have no way of knowing whether my mother, sister and brothers are still there or if they are even alive. Perhaps, with the coming of peace, I may find a way to communicate with them."

WOMEN REPORT AMOUNTS SPENT TO DEFEAT SOLONS

WASHINGTON, Nov. 6.—The National American Woman's Suffrage association, through Mrs. Carrie Chapman Catt, its president, reported to the house it had expended $7,693 "to defeat Senator Baird in New Jersey; Senator Weeks in Massachusetts and Mr. Moses in New Hampshire." The sum of $4,393 was expended in New Jersey in behalf of Charles Hennessy, candidate for the senate, and much smaller amounts in Massachusetts and New Hampshire for printing and mailing circulars.

FRENCH DEPUTIES GIVE PICHON BIG MAJORITY

PARIS, Nov. 6.—Pierre Renaudel, leader of the majority socialists, interpellated the government in the chamber of deputies last evening stating that a declaration had been made on all negotiations, thus ending secret diplomacy. Foreign Minister Pichon made the matter a question of confidence, and the chamber supported him by a vote of 410 against 62.

AVOID "FLU" AND PNEUMONIA BY STERILIZING NOSE

London Epidemic of 1891 Proved Ol. Eucalypti (Eucapine Salve) Is Most Effective Preventive Known.

Get out your jar of Eucapine Salve or, if you have none, go to the nearest drug store at once and get a family jar of this well-known nose and throat sterilizer. Sterilize morning and night by sniffing the Eucapine up into the nostrils and back into the throat, whence it will spread to the larynx and tonsils, thus sterilizing the nose and throat.

The chief ingredient of Eucapine Salve is Oleum Eucalypti, the nonpoisonous antiseptic, whose power to prevent influenza was first discovered in the London epidemic of 1891. In addition, Eucapine Salve contains just enough camphor, menthol and oil of white pine to make it soothing, healing and delightful to use. Even the babies enjoy it. Ask any well-informed physician and he will tell you that Eucapine, though originally designed by the nose and throat specialists for the mother's use with her children in colds, croup and to prevent pneumonia, is the best and most agreeable antiseptic you can use to sterilize the nose and throat of young and old alike.

Note—One application of the product referred to above sterilizes the air passages for about twelve hours against disease contracted through the nose and throat. Any druggist can supply you for half a dollar. adv.

LEMON JUICE WHITENS SKIN

Girls! Make beauty lotion at home for few cents

Squeeze the juice of two lemons into a bottle containing three ounces of Orchard White, shake well, and you have a quarter pint of the best bleaching and skin whitening lotion and complexion beautifier at very, very small cost.

Your grocer has the lemons and any drug store or toilet counter will supply three ounces of Orchard White for a few cents. Massage this sweetly fragrant lotion into the face, neck, arms and hands each day and see how tan, redness, sallowness, sunburn and windburn disappear and how clear, soft and rosy-white the skin becomes. Yes! it is harmless.

Rheumatism

A Home Cure Given By One Who Had It.

In the spring of 1892 I was attacked by Muscular and Inflammatory Rheumatism. I suffered as only those who have it know, for over three years. I tried remedy after remedy, and doctor after doctor, but such relief as I received was only temporary. Finally, I found a remedy that cured me completely, and it has never returned. I have given it to a number who were terribly afflicted and even bedridden with Rheumatism, and it effected a cure in every case.

I want every sufferer from any form of rheumatic trouble to try this marvelous healing power. Don't send a cent; simply mail your name and address and I will send it free to try. After you have used it and it has proven itself to be that long-looked-for means of curing your rheumatism, you may send the price of it, one dollar, but understand, I do not want your money unless you are perfectly satisfied to send it. Isn't that fair? Why suffer any longer when positive relief is thus offered you free? Don't delay. Write today.

Mark H. Jackson, No. 198 E Gurney Bldg., Syracuse, N. Y.

Mr. Jackson is responsible. Above statement true.

URGE USE OF GERMAN MAP TO SAVE SHIPS

LONDON (via Montreal), Nov. 6.—Newspapers of London reproduce a map of English and Irish territorial waters, showing positions of hundreds upon hundreds of ships the enemy alleges he has sunk by submarines. The map was issued as pro-submarine propaganda in Germany.

The Daily Mail suggests that the map be used as a basis for reparation for loss of the ships.

WILL ISSUE MORE U. S. TREASURY CERTIFICATES

WASHINGTON, Nov. 6.—Secretary McAdoo announced Tuesday night that a second series of certificates of indebtedness acceptable in payment of income and excess profits taxes will be issued under date of Nov. 7. They will bear interest at the rate of 4½ per cent, and will mature March 15, 1919. No limit is set on the amount of the issue and the right is reserved to reject any subscription and close the subscriptions without notice.

The secretary also announced that the sale of the first issue of 4 per cent certificates, tax series of 1919, maturing July 15, 1919, will close at the end of business Nov. 6. The total amount of such certificates reported as sold last Saturday was $152,517,000.

HOTEL OWNER IN MANY CITIES DIES ABROAD

NEW YORK, Nov. 6.—Caesar Ritz, who established the Ritz system of hotels in prominent cities in Europe and the United States, died at a sanitarium in Lucerne, Switzerland, according to a cablegram received here.

Mr. Ritz was born in Switzerland, 70 years ago, and for the last five years resided in Lucerne. He was proprietor of the hotels bearing his name in London, Paris, Madrid, Budapest, New York and Philadelphia.

He is survived by his widow of the Hotel Ritz, in Paris, and a son, Charles, now a private in the American army, stationed at Camp Wheeler, Ga.

HUNS PLACED HEAVY EXPLOSIVE IN CHURCH

ON THE BRITISH FRONT IN FRANCE, Nov. 6. (Havas)—American troops who occupied St. Martin-Rivere during the advance south of Le Cateau recently, discovered in the belfry of the village church a formidable charge of explosives. By means of wires the charge was connected with the monstrance on the high altar in such a way that if the monstrance were moved an explosion which would have brought the church down upon the heads of the worshippers, would have taken place.

The officer commanding the American detachments made official mention of the matter in his report to his superiors.

BRITISH ELECTION DEC. 7.

LONDON (via Montreal), Nov. 6.—It is expected that the general election in Great Britain will take place Dec. 7. This information was given out at a meeting of the party whips to arrange plans for the campaign.

THE MOST DANGEROUS DISEASE

No organs of the human body are so important to health and long life as the kidneys. When they slow up and commence to lag in their duties, look out! Danger is in sight.

Find out what the trouble is—without delay. Whenever you feel nervous, weak, dizzy, suffer from sleeplessness, or have pains in the back or difficulty in passing urine—wake up at once. Your kidneys need help. These are signs to warn you that your kidneys are not performing their functions properly. They are only half doing their work and are allowing impurities to accumulate and be converted into uric acid and other poisons, which are causing you distress and will destroy you unless they are driven from your system.

Get some GOLD MEDAL Haarlem Oil Capsules at once. They are an old, tried preparation used all over the world for centuries. They contain only old-fashioned, soothing oils combined with strength-giving and system-cleansing herbs, well known and used by physicians in their daily practice. GOLD MEDAL Haarlem Oil Capsules are imported direct from the laboratories in Holland. They are convenient to take, and will either give prompt relief or your money will be refunded. Ask for them at any drug store and be sure to get the original imported GOLD MEDAL brand. Accept no substitutes. In sealed packages. Three sizes. adv.

1918 POLL TAX NOW DUE

Will Be Delinquent Dec. 1st.

PAY NOW

And Save Penalty

LYDIA DOUGLASS,

Poll Tax Assessor and Collector

Room 9, Second Floor, Courthouse

SMALL BANK ACCOUNTS INVITED

GUARANTY BANK & TRUST CO.

Inc. 158 Madison Ave., Memphis.

RAINCOATS

We have a large stock of guaranteed raincoats for men, women, boys and girls. Lowest prices.

TOWNER & COMPANY, Inc.

79-81 South Second Street Corner Union

READ THE NEWS SCIMITAR CLASSIFIED ADS