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A DOLLAR BILL
 Have you a dollar bill in your pocket? Might be well to take the bill out and look at it and think about it. Suppose you spend it; are you ever going to get any part of it back again?

Are you spending it in such a way that you get benefit not only from the thing you buy but actually from the use of the bill after it has gone out of your hands? That sounds like a foolish question, but it isn't.

There are two ways to spend money. One way is to spend it so that it will never do you any more good. The other way is to spend it so that it will benefit you, perhaps directly, perhaps indirectly, after you have passed it over the counter in exchange for what you have bought.

Wouldn't you like to have a string attached to all the money you spend, so that you could be sure to get some of it back again?

Let's take, for example, a city of 100,000 population. Half of that population spends its money in its own home city, the other half sends its money elsewhere to buy what it needs for its own consumption. Then, half of that city is supporting the other half. Half is paying the taxes; half is supporting the schools; half is supporting all the stores, banks, etc.; half is putting all the money in pay envelopes.

When you spend your dollar here part of it goes to enable people here to buy what you have to sell. Part of it goes to pay for schools for your children. Part of it goes to pay for fire protection for your home and police protection for your family.

Had you ever given thought to this phase of the art of spending a dollar? It is an art, as well as business and common sense.

Suppose both halves of the 100,000 population of our example-city spent their money at home. Is it not sensible to say that the number of stores would be doubled or that the business of the existing stores would be doubled? Is it not sensible to say that the city's income could be increased, or taxes reduced, or both? Is it not sensible to say that there would be more employment, more school room or better schools, etc. both, more growth, more customers at your store?

There is the secret of city-building. More people, of course; and all these people doing their level best to boost their city. You do not have to go out and make a lot of booster speeches to help your city grow, to bring more customers to your stores, to increase the value of weekly payrolls in your city. The silent spending at home, day in, day out, week in, week out, year by year—the passing of dollar bills from hand to hand in our home city—that is what makes for growth.

Money is like the red blood that makes your body healthy. Let it go out through a wound and you must stop its flow there or die. Let it circulate properly

through your body and you are in good health. Money circulation makes for business health.

One course in no city does half the population spend away from home. The percentage in any town is not large because most people understand the folly of spending dollars away with no hope of getting any further benefits from them. But so long as there is one man, one family, in a town, that spends money elsewhere, money that ought to be spent at home, so long as there one man, one family, that understands citizenship but halfway.

Now put that dollar bill back in your pocket and when you take it out to spend it be sure to tie a string to it.

FREEDING OF DEBS

In deciding to commute the sentence of Eugene F. Debs, instead of granting a pardon which would have restored the rights of citizenship forfeited by his conviction, the president took a middle course between those who have bitterly protested against a pardon and those who have insisted Debs was a martyr to free speech.

Debs' fault was not in opposing war, but in opposing it at the wrong time. The administration which commutes his sentence is today striving for the abolition of war in an international conference. It is doing so with national approval, but when Debs publicly opposed a war in which his country was engaged he was defying national policy.

To have commuted him to serve the remainder of his term, however, was more likely to provoke sympathy for him as a martyr for opinion than to act as a deterrent to others, the only purpose otherwise, since no penalty was likely to alter his opinion—even if that should now be desirable—and merely vengeful punishment is unworthy of civilization.

TRIBUTE TO "MARSE HENRY"

"Marse Henry" celebrated Christmas with his kindred spirits of the editorial pen, Dana, Greeley, Childs, Howies, Halstead and the rest, with whom he engaged as comrade-in-arms or vigorous opponent in the old days when he was one of the great personal forces in American journalism and a moulder of thought whose influence was felt around the world. His writings helped as tremendously in restoring harmony between the north and south as in the days of the war they had bolstered up the courage of the confederacy.

Henry Watterson was a commander of words as well as of men and he marshalled them into sentences of conquering strength. The impress he made upon the world of his time is attested by tributes from the press and men high in public life. Political partisans and opponent alike admired him. His death is felt as a personal loss in every newspaper office in the land.

ANOTHER NEW CHAMPION

The farmer who harbors a flock of hen boarders who go on strike when they have laid a setting of eggs will lay down his paper and polish up his specs for a second reading of the record of Lady Egg-a-Day, who has just rounded out a year with 343 eggs—and still laying. He may believe there are hens that can lay 342 eggs in a year and live, but he will want to read it over at least a second time to check up possible mistakes due to uncertain sight or blurred spectacle lenses.

The difference between Lady Egg-a-Day, a beautiful specimen of Buff Orpington, and the hen boarder on the farm who lays about 75 eggs in a year is so monumental that Uncle Silas has good reason to ask for a second reading. That difference represents an advance in poultry evolution largely through the patient labor of men whose work is not heard of outside technical quarters. The difference between this champion egg producer and high type commercial hens that produce from 150 to 180 a year—a mark that outclasses the average good hen—is less than in the case of the non-descript average hen of the average farm, but sufficient to emphasize her remarkable quality.

CHILL WINTER'S WINDS TURN SPORT DEVOTEES SOUTHWARD WHERE "IT'S JUNE IN MIAMI"



President Harding, in his shirt-sleeves, put his stamp of approval on the Miami golf courses when wintry blasts swept northern links.

The devotees of open air sports who find his occupation gone as the icy blasts of winter sweep the northern golf courses and polo fields has turned his attention southward, where winter brings no ice and snow. Because "it's June in Miami," the city farthest south on the mainland of the United States, the Florida winter resort has become the Mecca for thousands whose interests lie with field sports.

Under the golden sunshine of Miami the golf enthusiast like President Harding can make his round of the course in white flannels and shirt-sleeves, in midwinter, when the northern golf player has decided to lay up his clubs because his club links are knee deep in snow or frozen slush.

Miami opened its winter season early this year—just as soon as the first chill winds of winter sent the pleasure seekers scurrying south looking for warmth. The city that backs in the gentle warmth that

flows from the blue Gulf Stream was crowded with winter residents by mid-December, and the numerous golf courses were soon sprinkled with the enthusiasts who had been driven from their home links in the north by winter weather. When the clubhouse of the Miami Country Club is baking in the southern sunshine and preparing for its mid-winter golf tournament which this year will be held from January 23 to 27.

Polo, too, a typical summer sport, has taken hold at Miami and polo fields that cost hundreds of thousands of dollars lure the polo player and enthusiast from the north. Each year hundreds of polo ponies are shipped to the Miami stables, and each year the Cuban polo team journeys to Miami to compete with American teams on a field that compares favorably with the older fields at Lenox and Meadowbrook.

Of course, with June in Miami, winter sports are a great feature of life in the city farthest South in mid-winter, and weekly water sport tournaments are held on Miami's palm shaded beaches. So now when the cities of the north shiver in the icy blasts, the devotees of open air sports turn their feet toward Miami.

The crack polo teams of the United States will compete this year on the polo fields at Miami, Florida, the land of palms and sunshine.

What song was once known as the "President's March"? Ans. The Columbian.

Who is king of Norway? Ans. Haakon VII.

What two daily newspapers circulate down Louisiana? Ans. The Louisiana Times and Daily News.

MUNSTER

Word of the death of G. Van Reem was received last week. Mr. Van Reem lived with his daughter Mrs. E. P. Johnson at DeMott, Ind. The funeral took place last Friday in Evansville, his former home.

Mr. and Mrs. John Scott of Hammond were the guests of friends here on Christmas.

Mrs. Peter Tang and Mrs. J. J. Jahn attended the funeral of their grand father, G. Van Reem in Evansville last Friday.

Banish Headaches, Colds, La Grippe
CASCARA QUININE
 NEEDED! Headaches and Colds—create averse health and family welfare. Don't be a slave to winter complaints. Don't make yourself suffer and endanger others by allowing Colds to grip your system.

The Passing Show

A Georgia court has decided THAT being legally hanged DOES not invalidate a life insurance policy. THIS removes from us as a POLICY holder another source of worry. NECESSITY the well-known MOTHER of invention. MOTHER of invention HASN'T got around yet to the MATTER of putting a powder-puff ATTACHMENT on typewriters. EVERY married man KNOWS that if he asks his wife FOR half a cup of coffee she will FILL the cup closer to the brim. JUST to be contrary. THE reformer who always TALKS about regulating dress can ALWAYS bank on getting THE laugh from women. PROHIBITION may not prohibit ENTIRELY but we see that our QUARRELsome families are now using THE water pitcher instead of the BEERBOTTLE for skull-fracturing purposes. SO we suppose that the reform ELEMENT feels that a great DEAL has been gained anyway. AND the men who need eye treatment ARE not the only ones who ARE blind to their faults. WELL we sincerely trust WILLIE has not already smashed WHAT Santa brought him FOR Christmas. WE never feel very good on the day AFTER a holiday for some reason AND today we had several SUCCESSful moments of depression when WE felt sadly sure that WHEN the disappearance of the blinks TYPE promised by an eminent scientist GETS under way our blonde GILL friends will in all PROBABILITY be the first to disappear. NOTHING makes us much MADDER on a bright Sunday MORNING than to see a prominent PROFESSOR'S \$7,500 automobile OSTENTATIOUSLY standing out in FRONT of the church. DE VALEBA seems to understand THAT it is up to a man WHO has a job these days. TO hold in to it like grim death. ABOUT the only way we have EVER found of thoroughly enjoying A benefit concert (tickets \$3 each) is to REFLECT steadily as we sit there in our tight shoes UPON what a worthy cause it's for.

HOW MUCH DO YOU KNOW?
 1—What was the original name of Petrograd, Russia?
 2—What city is the capital of Minnesota?
 3—What is the diameter of Jupiter, the largest planet?
 4—What is the national flower emblem of Canada?
 5—What state is known as "Old Dominion"?
 6—What river forms a natural boundary between Washington and Oregon?
 7—What is a chlidid?
 8—How many states are washed by Lake Erie?
 9—Who was president during the War of 1812?
 10—Is Denver, Colo., a more western city than El Paso, Texas?

ANSWER TO SATURDAY'S QUESTIONS
 1—Is the nickel coin mostly nickel or some other metal? Ans. It is three parts copper to one part nickel.
 2—Of what is brass made? Answer: Copper and zinc.
 3—What is added to brass to make bronze? Ans. Tin.
 4—When was Hawaii annexed to the United States? Ans. July 7, 1898.
 5—Who painted "The Angelus"? Ans. Jean Francois Millet.
 6—Who is premier of Canada? Ans. Arthur Meighen.

THE Latin Quarter of Paris.
 The Latin quarter of Paris lies on the south side of the Seine. It is the center of institutions of learning, and in this section live the thousands of students who study in Paris.

What should be written on the inner envelope of a wedding invitation? Ans. Only the name.

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\$150,000.00

What Will You Do With It?

During the first week of January the Building Loan and Savings Associations of Hammond will pay to their members

\$150,000.00

of matured stock. This represents the savings of six years. Be careful how you invest it. Having SAVED it, INVEST it SAFELY. Ask about our choice 7% Bonds.

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