



# PANHANDLE and NEW MEXICO SAMPLE-CASE



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## JUST JOKING

**The Worst Pun.**  
"Funny things happened the other day," related Jones. "I was in one of those near-beer places and absentmindedly asked for a Manhattan cocktail."  
"Did you get it?"  
"No. The Manhattan any."—American Legion Weekly.

**Contrary.**  
"Bill talks too much about himself."  
"He claims that that is the way to make other people talk about you."  
"Yes, but they won't say the same things that you do."—Boston Transcript.

**A Sad Reflection.**  
"I want to see some mirrors."  
"Hand mirrors?"  
"No; the kind you see your face in."—Science and Invention.

**Music.**  
Ignatius—A pretty girl is like a melody.  
Ignatius—Yeh, I saw one the other night that looked pretty sharp, and she knocked me flat, so I sent her a note.  
Ignatius—What did she say?  
Ignatius—Oh, she told me not to play around.—California Pelican.

**No Cabarets for Him.**  
Folmer (contemplating trip)—I reckon there's a powerful lot o' sights to see in New York.  
Wife—I s'pose so, but seein' I'm goin' with you, there's a powerful lot of them you ain't goin' to see.—Boston Transcript.

**Clever Idiot.**  
Knicker—He's always framing any certificates or diplomas he gets.  
Bocker—Well, he claims they are the finest things in the world for hiding dirty spots on the wall paper.—Houston Post.

**Some Reason.**  
He after the quarrel—Then what did you marry me for?  
She—Mother figured it up at the time and said it was for about a million and a half, I think.

**One Way.**  
"Mummy, I'm goin' to give Auntie Maud my s'pade and spool for Christmas."  
"Whatever for, Willie?"  
"So that she can kick it. Daddy said he would have a lot of money if only Auntie would kick the bucket."

**Practical Estimate.**  
"Did you say Bliggins is a good loser?" "Yes." "Why even when his truck is worst he never loses more than two or three dollars." "That's what I call a good loser."

**His Ruin.**  
"What do you think of the break in prices?" "It will ruin me," replied the profiteer. "I'll have to sell what I have left at only a little more than it cost me."

Paper clothing is made from cloth woven from paper yarn.

## Moonshine in The Mountains

Have you ever been to Georgia Where the sun-kissed peaches grow, Where all the time is summer time And the laughing waters flow? The land of sweet potatoes; The land of sorghum, too. They have "moonshine in the mountains" Where they have the "moonshine dew."

The land of the Chattahoochee, The Kennesaw Mountain high, Where people live in good old age Before they think to die. The "jessum in the simmon tree To make a barbecue. They have "moonshine in the mountains" Where they have the "moonshine dew."

The pumpkin turning yellow, The melon on the vine, They eat the meat and seed and all And then preserve the rind, I smell the turpentine cooking, I smell the back-bone stew. They have "moonshine in the mountains" Where they have the "moonshine dew."

By the River Altamaha By the river Altamaha Up to the marble quarries, On the banks of the Etowah, Then down to Tybee Island, Savannah's sandy bar. You can drink at hillside fountains, You can dip the ocean blue. They have the "moonshine in the mountains" Where they have the "moonshine dew."

There are fields of fleecy cotton, Broad meadows of corn, The folks called "peacher-grabbers" From the state where I was born. I am proud to hail from Georgia With Mr. McAdoo, They have "moonshine in the mountains" Where they have the "moonshine dew."

Since congress legislated And made old Georgia dry, I wonder if in the mountains They still brew it on the sly. I know the Georgia Cracker, And I'm slipping it to you. They have "moonshine in the mountains" Where they have the "moonshine dew."

—John Moore.

**Money Market to Improve.**  
WASHINGTON, March 15.—Subscriptions to the two issues of treasury certificates of indebtedness, which closed tonight, aggregated approximately \$469,090,000, Secretary Mellon announced. The treasury called for about \$400,000,000, and the oversubscription was said by officials to substantiate their belief that the money market had improved and that future government issues would find a ready market.

## CREDIT DECLARED NOT BE WEALTH, BUT IS SAID STABILIZATION OUR SAFEGUARD, HOLDS BOOTH; TO BE MADE OF GOODS AND SERVICE BY WRITER

By Willis H. Booth

The war-time and post-war changes in commodity prices and the accompanying industrial readjustment have resulted in conditions which are providing a crucial test for the country's banking organization—a test of its ability to maintain a sound credit position while at the same time meeting the essential requirements of business for credit accommodation.

The soundness of the credit structure, of course, is a primary requisite in this or any other period. Closely associated with that inherent soundness is the question of the flexibility and adaptability of the credit machinery. If soundness of the credit structure can be preserved, together with sufficient flexibility, then the industrial readjustment now under way may consummate itself with a minimum of hardship to business interests.

We may arrive at a better understanding of the problems presented by the credit situation, perhaps, if we recall some of the important factors that have created present conditions. The tremendous losses caused by the World War, of course, were primarily responsible for the existing situation. And, while it is impossible to arrive at an accurate computation of the costs or to reduce all of them to a monetary basis, it may be helpful to remember some reasonable estimates which conservatively place the gross monetary loss at approximately two hundred billion dollars, although other estimates run as high as three hundred and thirty seven billion dollars; the known dead at ten million, and seriously wounded at six and a quarter million; the total property loss at thirty billion dollars; the loss in man-power, measured in money, at one hundred and eighty billion dollars, and the national debt of the world in 1920 at two hundred and fifty-five billion dollars, as compared with forty-four billion dollars in 1914.

commodity price recessions. The application of these means has helped to bring about a more normal business activity without an intervening period of widespread disaster.

Yet, despite the tremendous increases in commodity prices and wages, it is noteworthy that the cost of money has increased, on the average, only twenty-five per cent. In the face of greatly increased operating expenses and losses inevitable in business reaction, the banks have been ultra-conservative in fixing rates. Money has been the cheapest element in business enterprises. And the charge that the banks have contracted credit to the detriment of legitimate and essential business activities is not sustained by facts.

It is the function of the banks to vitalize credit by productive processes and by commerce and make it of use to the community. The first and highest duty of bankers is to put available credit in usable form and to distribute and appertain it for the good of the whole community. In discharging this duty, bankers must exercise their best judgment and always give heed to the condition of their reserves. The process of liquidation has apparently not been completed and a prudent regard for the safety and strength of our banking system makes necessary the continuation of those policies which have proved effective.

In which post-war recuperation and readjustment have made gratifying progress, there is now a slackening of business activity comparable to that in this country. This condition is a fundamental factor affecting our foreign trade, inasmuch as our industrial capacity in general is greater than is required for domestic needs, it is extremely important that our export trade be fostered during the remainder of the transition period. The financing of our export operations, in fact, will continue for some time to be one of the chief concerns of American bankers.

The banks as a whole are in a sound condition and the necessary machinery and organization are at hand to provide for the continuation of an orderly domestic business readjustment in a period of declining prices. But the declining rate of cash reserves to deposits and notes since 1917 reflects the conditions which have made necessary a banking policy intended to check the expansion of bank credits.

It is to be noted, however, that the very great expansion of credit since 1914 has been accomplished without destroying the essential safety and strength of the reserve position of the banks. It was not until after the end of the war that the ratio of cash to other net deposits, as a whole, and notes, or to demand deposits and notes fell below the 1914 figure; and in June, 1919, the reserve ratio were only moderately below those for June, 1914.

## SOME TIMELY THOUGHTS ON WOMEN IN SELLING FIELD ARE GIVEN BY ONE HAVING EXTENDED EXPERIENCE

By MISS MARQUERITE STEVENS

I have worn Liberty Loan buttons and Red Cross buttons, but they tell me I cannot wear the emblem of the U. C. T. I followed instructions—"Ask The Man Who Wears The Button"—and the chorus has been unanimous: "It simply isn't being done!"

Being a woman I wanted to know why? Being a woman I also wanted to know why not?

There is a tendency among men to look upon us as trespassers in a purely masculine vocation. Like the anti-suffrage lady, they seem to figure "If there is one thing the men can do alone for the Lord's sake, let 'em!" I feel sure, however, that more and more they are coming to realize that some lines that all, and you women are more fitted by nature to sell than men. For years women have sold the haberdashery of their sex and been accepted as one of the discomforts of the road, but it is only since the War that they have appeared in any number in lines unrelated to their own wearing apparel.

business, is like our old friend the dog. "There ain't no such animal!" I have found him courteous, considerate, and willing to go out of his way more than a little to help a lady in distress, even though that lady be competitor. It has been my experience that the cub salesman is the chief offender. Until he has been snubbed one or two, and the "old timers" have taken his education in hand, he is more than apt to think the traditions of his land demand that he be a "de'il among the women." Clearly it does not take him long to learn his error, and if he fails to profit by the example he is more than apt to not the sort whose hour has not yet come to undertake a moon trip.

I realize that this point of view is very proudly provincial. I am a New Englander, born and bred, and the majority of salesmen who travel in Maine are also New Englanders. There is a definite classiness among those who sell there and those who buy. We do not "aim to please," but we do aim to come back! This feeling does not prevail to such an extent in other sections, as I have been told. If you read are in New York, points South or West, you may skip the rest of this column, and pass it lightly on to whomever it is men play in New York, point south or West. In Maine they play it safe, I believe!

I tell me I am the only girl who ever went out from Sintonons who was classified under Traveling Salesman. If I be this distinction, I have made the most of it. I am not going into the merits of college training as it pertains to selling goods, but I am content as years go by that women colleges all over the country will turn a fair percentage of their graduates into the selling end of business, an natural result of this will be a veritable progress, a finer development of its personnel.

Some very wise person once said: "Brides have no sex," and the U. C. T. will probably grant as much. It is far much in the position however, of the shipkeeper, who refuses to stock his shelves with a new article, because he has "no demand" for it. Why should it bother about admitting women membership unless women both about being admitted? I feel a bit timid about using that word demand, particularly because desire expresses it so much better. I have no imposing array of figures to skillfully in set right here to fortify my position, but my sixth sense tells me that I am not the only one who is a serious recognition.

The U. C. T. offers benefits to the commercial traveler, which, in all fair measure should accrue to women as well as men. To paraphrase Shakespeare: "With not a woman's eyes? but not woman hands, organs, dimensions, senses, affections, passions? fed with the same food, hurt with the same weapons, subject to the same diseases, healed by the same means, warmed and cooled by the same winter and summer as a man is?"

Statistics prove that women are more prone to fall victims to accidents than men. It may be evidence of a "single track" mind, but I doubt it. I think this peculiar idiosyncrasy is a bar to back to the age when it was not considered quite respectable for a woman to think for herself. Commercial men, I am sure, do not materially increase the percentage. We are used to thinking for ourselves, even more perhaps than women in other lines of work, the very nature of our business calling for initiative and quick thinking.

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