

HOW THE BANKS MULTIPLY THEIR DOLLARS BY 50

The Banks Lend Other People's Credit; Bookkeeping Does A-way With Use of Money.

In the preceding articles we have shown three things from the reports of the Controller of the Currency.

These things are: (1) That the laws of the land make it possible for the banker to lend ten times as much money or credit as the banker has money or "legal reserve" on hand.

(2) That the people invest \$13.90 in deposits to every dollar invested by the stockholders of the bank. The people contribute \$37,833,563, 000 in deposits while the bankers contribute only \$2,702,639,000 in capital stock.

(3) Finally, the bankers are able to accumulate \$53,079,108,000 of assets or resources as against their \$2,702,639,000 of capital stock, and in addition are able to lend and invest this colossal sum with only \$1,076,378,000 of actual cash on hand. In other words, the bankers have 50 times as great resources as they have actual money with which to do a banking business, which we assume to be the business of lending money. And they have 20 times as much in assets as they themselves have invested as stockholders in the business.

The bankers enjoy many other privileges, but these are the privileges that give them power, for this pyramiding of business resources on a small amount of investment and a small amount of cash is authorized by law. The people themselves have conferred these rights upon the bankers.

This pyramiding of banking resources is possible because money plays a very small role in modern life. Credit has taken its place.

Two centuries ago the banker was a money merchant. He was literally a "money lender." He received actual money and loaned actual money. Today the banker usually gives the borrower credit on his books. When he receives a deposit the deposit is usually the same credit that he has just given to the borrower. The banker has become a bookkeeper. He swaps bookkeeping entries most often on his own books, but also on the books of other banks, clearing house associations, and now in the Federal Reserve banks. Literally hundreds of billions of dollars' worth of transactions are carried on by bookkeeping entries.

To make this as clear as possible, we will follow the pyramiding of bank loans and bank deposits as they take place in the daily transactions of the bank.

Let us assume that John Smith has \$10,000 that he wants to lend. He finds a borrower. He takes a promissory note and receives \$500 a year interest upon it. He has now lost control of the money.

What Happens on Loans But suppose John Smith has heard of the profits of banking and wants to enjoy the social position and power that only the banker enjoys. He decides to organize a bank. He secures a charter from the state superintendent of banking or from the Controller of the Currency at Washington and opens his doors for business. He becomes the John Smith Bank.

John Doe appears and asks for a loan of \$10,000. The credit of Doe is good. He has a reputation for honesty. His business standing is of the best. The bank makes the loan.

Doe is told, however, that the bank makes loans only to its customers. It expects a borrower to keep a balance with the bank of at least 20 per cent of the amount of the loan. As this is customary John Doe agrees to it, so that he gets the continuous use of only \$8,000 although he pays interest on \$10,000.

Now the cashier does not hand \$10,000 of cash over the counter. Instead he makes out a pass book in the name of John Doe and enters in it a deposit of \$10,000 to his credit. In the evening the bookkeeper makes four entries in the bank ledger. He first credits the bank with the loan; he then debits John Doe with the amount of the loan. He then passes to the opposite side of the ledger and credits John Doe with a deposit of \$10,000 and charges or debits the bank with its receipt.

No money has left the bank. At the end of the day the accounts of the bank show \$10,000 of loans and \$10,000 of deposits. The only thing that has happened is that John Doe is now paying from \$600 to \$800 a year interest for money that he has never received and in nine cases out of ten never will see. Any banker will admit that this is true. It is being done by these

ands of banks every day all over the country

But the creation of phantom money has only begun. The next day Richard Roe asks for and receives a loan of \$10,000. He, too, is advised of the rules of the bank. He, too, signs a note; he, too, receives a pass book; he, too, agrees to pay from \$600 to \$800 a year interest. At the end of the second day the accounts of the bank show \$20,000 of loans and \$20,000 of deposits. Still no money has left the bank.

The following day Peter Robinson borrows \$10,000. He also gives a note and receives a pass book. At the end of the day the bookkeeper makes the same entries. The accounts of the bank show \$30,000 of loans and \$30,000 added to the deposits. Still no money has left the bank. Twelve bookkeeping entries have been made and that is all.

These loans and deposits may have taken place during the same day or the same hour. They may continue and do in fact continue until different persons have secured loans in a total sum of from \$60,000 to \$100,000 and have deposited from \$60,000 to \$100,000 in the bank. Each one of them has in effect borrowed the same \$10,000 with which the bank began business.

Day by day the deposits and the loans balance each other or nearly so. Neither the one nor the other is money. We talk about a loan of money but in reality we receive a loan of credit. And the deposit that we make is the same credit that we have just borrowed. The reports of the banks show that this is true. On June 30, 1920, the deposits of the 8,030 national banks of the country amounted to \$14,018,810,000 and the loans and discounts on the same day amounted to \$14,085,147. The bankers really lend other people's credit.

But it will be asked, suppose these borrowers should demand actual cash? They have a right to do so. But if a borrower went to a cashier and told him that he wanted money over the counter for his loan or if he withdrew actual money as soon as he had made the loan he would probably have difficulty with his next loan. For the withdrawal of actual money immediately reduces the bank's reserve. It impairs its ability to make loans.

The bank expects the borrower to keep a substantial balance in the bank. It expects him to draw checks against his loan, but it does not expect him to call for actual cash. There is only a billion dollars of cash in the banks, and only \$6,987, 555,087 of money in circulation in the entire country. Yet the 31,000 banks, state as well as national, have more than \$37,000,000,000 of deposits.

The Bookkeeping Processes One of the largest of the New York banks recently described the banker as "a bookkeeper, and a settling agent for the community in its relation with the outside world."

Let us follow the bookkeeping processes as they are carried on behind the grill work that separates us from the banker. We will use the characters with which we are already familiar.

John Doe, the first borrower, begins to check against his loan of \$10,000. He pays for labor, he buys supplies. If there is only one bank in the town, and the men who receive the checks all live in the town, these checks are redeposited in the bank

on which they were drawn. In the evening the bookkeeper charges the account of John Doe with the amount of the checks he has drawn and credits the accounts of the other depositors with the checks they have deposited. See how simple the situation is if all our banking was done through a single bank and all of our transactions were confined within the same community. No money need leave the bank at all, except small change for our daily transactions. John Doe would have reduced his loan account by a certain sum, but other accounts would be increased by a like sum. There is just as much money in the bank as there was before. All that has happened is that a number of bookkeeping entries has been made shifting the debits and credits from one merchant to another. The bank has some actual cash, it is true, that passes back and forth over the counter. But an examination of the reports of the bank from day to day shows that very little actual money leaves the bank.

But there may be a half-dozen banks in the town. Surely money has to be carried back and forth to settle the hundreds, maybe thousands of checks that are deposited each day in the banks. Not at all. Each day the bookkeeper of the bank makes up a deposit slip just like those made by the individual depositor. A messenger carries the checks which the bank has received as deposits to the bank on which they are drawn and gets credit at that bank for the same. Each bank has a deposit account with the other banks. The accounts of the two banks are balanced. The creditor bank may receive actual cash for the balance due it or it may leave the account open and draw interest on the balance as it often does. Or the bookkeepers of the two banks may get together and debit and credit one another with their respective checks and settle the balance in cash or by check. This is the procedure followed in a small town where there are only a few banks.

What the Clearing House Is

In the larger cities, which contain a great many banks, the clearing house has been organized to obviate the necessity of carrying checks from one bank to another. The clearing house is a bookkeeper for all the banks, just as a single bank is a bookkeeper for all of its customers. The clearing house is a voluntary organization. It is usually a partnership. A fee is charged for membership. Frequently the clearing house makes rules, which rules are often for the purpose of compelling the banks to pay at low a rate of interest as possible to depositors; to keep open

only a certain number of hours in the day; and otherwise to prevent competition among the banks. But the clearing house performs a very useful function. Every day, every bank that is a member makes out a deposit slip containing the checks which have been deposited with it on other banks in the city. These checks are totaled. Between twelve and one o'clock a clerk from the bank takes these checks with the deposit slip to the clearing house. There the checks are deposited, the same as in a bank, and the bank is credited with the total amount of the checks drawn on other banks which it has received the previous day. But other banks have checks drawn on this bank. They, too, bring them in with deposit slips, and receive a credit on the books of the clearing house. The checks in favor of and against each individual bank are totaled and the balance is struck. It may be only a few hundred dollars. It may run into thousands. But whatever the balance, it is settled on the books of the clearing house by a cash or check payment by the representatives of the various banks who are present at the clearing house for this purpose.

In actual practice the credits and debits nearly wash one another. The cash balances to be paid are very small. Each bank keeps its cash unimpaired. For just as only a certain amount of cash is needed as a bank reserve, so experience has demonstrated that the credit and debit checks of a bank balance each other. Only a small amount of money is needed to balance the daily transactions.

But the shifting of money by check does not end with the clearing house of the local city. Out-of-town checks are cleared or canceled in the same way. Every bank in a small town has a correspondent bank in a larger

(Continued On Page Three.)

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same flour, 48 pounds.....1.90
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Extra Fancy special Peaberry per pound......30
Sweet potatoes per pound......04
Fancy Apples per bushel box.....1.50
Cream Cheese per pound......40
Macaroni and Spaghetti 3 boxes......25
Dromedary Dates per pound......25
Swift's white Naptha soap large bars 4 for......25
Armour white flyer soap 6 bars......25
5 pounds Peanut Butter.....1.00
No. 3 Eastern solid pack tomatoes 2 for......35
No. 2 Eastern solid pack tomatoes 2 for......25
No. 2 Eastern solid pack Corn 2 for......25
Bulk Pickles per dozen......15
12 gauge shot gun shells per box......90
Best grade Auto Oils 55 to 70 cents per gallon.

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Vibration is destructive. It shortens the life of a car. It takes the pleasure out of riding because it causes rattles, squeaks and other irritating noises. Vibration is particularly annoying in closed cars. There is no perceptible period of vibration in the Studebaker Light-Six at any speed. This is due in part to Studebaker's method of machining the crankshaft and connecting rods on all surfaces. No other car, at anywhere near the price, follows this practice. Lack of vibration and the quiet, smooth-running motor find quick approval from everyone who rides in the Light-Six Sedan. And every driver is similarly enthusiastic over the way it throttles down to a walking gait in high gear—and the quick response that follows the touch of the accelerator. Aside from its mechanical excellence, the Light-Six Sedan is notable for its sterling coach work. The substantial body, like the chassis, is built complete in Studebaker plants. Materials and workmanship are of highest grade. Long, semi-elliptic springs and deep, restful, nine-inch cushions afford genuine comfort. Upholstery is of a rich, mohair velvet plush—good-looking and durable. Today's price is the lowest at which the Light-Six Sedan has ever been sold. The name Studebaker on your car is the best protection you can have!

Exhaust heater. Eight-day clock. Thief-proof transmission lock. Cool ventilator. Side coach lamps. Rain view and windshield cleaner. Inside locks on three doors and outside lock on right-hand front door. Silk roller-curtains. Four doors that swing wide open. Dime light. Mohair velvet plush upholstery.

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LIGHT-SIX	SPECIAL-SIX	BIG-SIX
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Touring.....\$ 975	Touring.....\$1275	Touring.....\$1650
Roadster (3-Door).....975	Roadster (3-Door).....1250	Speedster (4-Door).....1785
Coupe-Roadster.....1225	Roadster (4-Door).....1275	Coupe (4-Door).....2275
Sedan.....1550	Coupe (4-Door).....1875	Sedan.....2475
	Sedan.....2050	Sedan (Special).....2650

Cord Tires Standard Equipment

RAYMOND BALLEW, Agent

THIS IS A STUDEBAKER YEAR

October 19, 1922
HOW THE I MUL DX
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city. It keep which it recel respondent ba York, and ke The small to which receives some other tow bank, which bank credit f then sends t pondent bank sends the ched along with its the check has the Omaha b sent to it and turn credits the bookkeeping et but no money to bank or fi Items have b debit and cred Such bookkeepi New York, th run to London in international is as simple as in the John Su ped debits and the day.
Banking is b the most part' ing. And thi ture is the san transactions of by the storeke times he credit brought in mo in eggs, and c with money w as though he h tatoes, or any. Billie in Ca
The New Y does the book banks all over A of banks all o "clearances, ar 249,166 in the were the debita vals and banks Yet the total differences betw cleared through cent of the tot of the transac other, and these tically all paid Federal Reserve the money passe For practical pi the average ba sealed up from to another. M for small chang bookkeeping en munity.
In these tra which the bank The deposits w liabilities. Neit is money. The keeping entries day by thousa and cashiers al The John Smit collecting inter but possibly on tion it often req keep a balance to 25 percent ag rowed. So that mission is charj borrower gets a pays interest on
These book clearing house, banking system services. The w if these bookkee stop. The world credit structures a money basis. pyramiding cred struggle of bat evil lies in the powers are bein necessary tributa permitted to tak keeping of the

HOW THE BANKS MULTIPLY THEIR DOLLARS BY FIFTY

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city. It keeps a deposit with it on which it receives interest. This correspondent bank in turn has a correspondent bank in Chicago and New York, and keeps a deposit with it. The small town bank in Nebraska which receives a check on a bank in some other town sends it to an Omaha bank, which gives the small-town bank credit for it. The Omaha bank then sends the check to its correspondent bank in Chicago, which bank sends the check to the clearing house along with its own checks. When the check has been paid, it credits the Omaha bank with the checks sent to it and the Omaha bank in turn credits the country bank. Many bookkeeping entries have been made but no money has passed from bank to bank or from town to town. Items have been entered on the debit and credit side of the ledger. Such bookkeeping entries may run to New York, they may and often do run to London or Paris. But even in international exchange the process is as simple as the process performed in the John Smith bank which swapped debits and credits at the end of the day.

Banking is bookkeeping. It is for the most part very simple bookkeeping. And this bookkeeping structure is the same in the complicated transactions of today as that followed by the storekeeper when in colonial times he credited the neighbor who brought in money as if he brought in eggs, and charged the neighbor with money which he withdrew just as though he had bought sugar, potatoes, or any other merchandise. Billion in Cash; 50 Billions of "Money"

The New York Clearing House does the bookkeeping for 31,000 banks all over America and thousands of banks all over the world. Its "clearances," amounted to \$252,333,249,466 in the year 1920. They were the debits and credits of individuals and banks all over the world. Yet the total amount of balance differences between all the banks that cleared through it was only 9.99 per cent of the total. The great bulk of the transactions washed one another, and these balances were practically all paid by checks on the Federal Reserve bank. But very little money passed from bank to bank. For practical purposes the vaults of the average bank might almost be sealed up from one end of the year to another. Money is needed only for small change. The bank makes bookkeeping entries for the community.

In these transactions, the loans which the bank makes are assets. The deposits which it receives are liabilities. Neither one nor the other is money. They are merely bookkeeping entries made from day to day by thousands of bookkeepers and cashiers all over the country. The John Smith bank, however, is collecting interest not on \$10,000 but possibly on \$100,000. In addition it often requires the borrower to keep a balance of from 20 per cent to 25 percent against the money borrowed. So that even where no commission is charged for the loan the borrower gets only \$8,000, but he pays interest on \$10,000.

These bookkeeping devices, the clearing house, and Federal Reserve banking system perform most useful services. The world would stand still if these bookkeeping entries were to stop. The world would collapse if its credit structures were forced back to a money basis. The evil is not in pyramiding credits, it is not in the struggle of banks for money, the evil lies in the way these colossal powers are being used, and the unnecessary tribute which the banks are permitted to take for doing the bookkeeping of the country. For the

processes described are simple. They are performed for the most part by underpaid clerks. They make entries such as they would make in a shop or a store. Yet they enable the country to do business running into the hundreds of billions of dollars without the necessity of handling much money at all. The cash in the community remains the same from day to day. It remains untouched from month to month.

Herein is the explanation of the fact that the banks have been able to erect a pyramid of fifty billions of money on one billion of actual cash. This is how they have multiplied the dollar by fifty. And while each one of these fifty billions of dollars is not earning money every minute of the day, still there are very few banking transactions that do not take some tribute from the public. There are no holidays for the banker's dollar. It works in bad times as well as in good. It is not laid off by strikes or lockouts. It does not lay by for repairs or inventory. When the community gave these privileges to the banks, it took back no guaranty that its credit resources would be properly used, or that the gains that come from this wonderful organism should redound to those whose credit resources are being used.—Frederic C. Howe, in The Dearborn Independent.

DON BIGGERS WOULD ABOLISH STATE OFFICE

(Continued from Page 1.)

If not the originating cause of it all.

Praise for Terrell

"Nothing herein said should be construed as a criticism of the present Commissioner of Agriculture, the Hon. George B. Terrell, nor of his predecessors. Several of the ablest and most efficient men in the State have been at the head of this department. I do not recall a single instance where an incompetent man has filled the office. There has never been a man more deeply and sincerely interested in the welfare of the farmers than is Mr. Terrell. When a man like Mr. Terrell fails to give big results, it is time to try some other agency than the Department of Agriculture. If the department is to be maintained no better man than George B. Terrell could be elected. If you want it abolished, elect me. If you don't care a whoop, then do just as you please, without giving the matter any further consideration.

"There isn't anything theoretical about this business with me. I am both a landlord and a tenant. I am getting the worst of it at both ends of the line. I am not looking for advice from some theoretical farming expert who doesn't know a double shovel from the Einstein theory. What I want is less expensive expertism and more selling results. I have put in twelve years finding out what I didn't know about farming. As a result, I have learned a great deal. Just at present I have this accumulated knowledge for home consumption and about 200 tons of hay for sale, without a market. Under our present total lack of system, the only way a farmer can make anything is for all the other farmers to make a total crop failure and thus give the lucky one a field without competition. So long as this condition main-

tains, so long will scientific education be in low demand.

"If the farmers and the stock farmers receive a decent portion of the price paid by the ultimate consumer, these farmers and stock raisers would be the most prosperous and contented people on earth. Instead of turning a deaf ear to scientific methods, they would be seeking and applying such methods. The farmer doesn't seem to know what ails him and the fellow who is paying the price doesn't seem to care a whoop. The best farmers are moving to town. I don't blame them. I am figuring on doing the same thing, but every time I go to town to look at a house, some other hayseed has beat me to it. This isn't as it should be, and the farmer himself is the last man who would have it that way. It ought to be stopped, but the farmer isn't the cause of it and if the fellow who is the cause of it doesn't get busy and help to depreciation in farm land values stop it there is going to be mighty and farm fences. Just at present the farmers are getting too much free advice from experts who ride around in mortgaged automobiles and put in their spare time in the lobbies of hotels, where the porters earn most of their salaries introducing unchaperoned gentlemen to strange ladies.

Started With Nothing; Still Has It

"Covering a period of twelve years, I have been more than an average success as a farmer. I started with nothing and still have a half interest in what I originally had. That is away above the average. If you are not a farmer and if you are at all skeptical about the conservativeness of this statement, ask some good farmer acquaintance about it.

Inactive Liver. "I have had trouble with an inactive liver," wrote Mrs. S. Nichols, of 4412 Spencer St., Houston, Texas. "When I would get constipated, I would feel a light, dizzy feeling in my head. To get up in the morning with a lightness in the head and a trembly feeling is often a sign that the stomach is out of order. For this I took Thedford's Black-Draught, and without a doubt can say I have never found its equal in any liver medicine. It not only cleans the liver, but leaves you in such a good condition. I have used it a long time, when food does not seem to set well, or the stomach is a little sour."

DOC SAYS: I have bought the Star Cafe and remodeled it and am ready for business... I want my friends and customers to drop in—I have a present for them. DOC'S CAFE AND FRUIT STAND

"What the farmers need is a practical, profitable marketing system. As a cold-blooded business proposition, they would greatly prefer getting more for what they raise than to raise more stuff for nothing, less the cost of production. You can not successfully stuff scientific methods of production down a fellow who is busy hunting a tenpenny nail for a suspender button and who is already full of overproduction so far as the price is concerned.

"If you want the office of Commissioner of Agriculture maintained you could not vote for a more competent and deserving man than George B. Terrell. If you want the office abolished or do not care a copper about it, then vote for me and see it get kicked clear over the tax goal-line. And if some of the other so-called agricultural institutions and departments do not go to giving better results, I may announce for them, one at a time, on the abolishment platform, or at least openly conspire to have some one else do so."

The first scientific information on agriculture to Russia from America since 1914 was literature recently sent by the United States Department of Agriculture.

Comfortable and up-to-date SPECTACLES AND EYEGLASSES Will call in any part of the City PHONE 462 V. R. JONES, OPTOMETRIST

Advertisement for John W. Fitzjarrald, CHIROPRACTOR, Memphis, Texas. Includes a logo with a figure on a horse and the text "TEXAS ASSOCIATION OF CHIROPRACTORS".

Large advertisement for Firestone GUM-DIPPED CORDS. Features a large image of a tire and text: "Firestone GUM-DIPPED CORDS", "Most Miles per Dollar", "Everywhere You Hear It - Firestone Builds the Finest Cords".

Advertisement for Moses Shoe Company. Text: "You Can Save Money", "On every item in our entire stock during our Closing Out Sale. The price is cut on every article in our entire stock, nothing excepted." Includes a list of shoes and prices: MEN'S HIGH GRADE KIRKENDALL BOOTS, One lot of boy's shoes, \$3. to \$4. sellers, special \$2.45, One lot of ladies' high heel shoes also high heel slippers, to close, your choice 95c.

Local and Personal News

News Paragraphs and Personal Mention of General Interest to Memphis and Hall County Readers

L. C. Payne of Estelline was here Friday.

Miss Bill Garrett left Monday for Estelline.

Sims Hinton of Hulver was a Memphis visitor Tuesday.

Pete Salter visited relatives at Wellington Sunday.

John Ethridge of Lodge was here Monday on business.

For hemstitching, peccoting and scalloping see Mrs. A. Travis.

Jesse Ballew, Transfer, Phone 333.

Bran and shorts at the best prices obtainable anywhere. Guinn & Tunnell.

Mr. and Mrs. Horace Mullins of Buffalo Flat were shopping here Wednesday.

E. E. Wright of Estelline was here Friday attending to business matters.

Wanted. Farm loans in Hall and adjoining counties. Address Box 27, Childress. 16-4.

Mr. and Mrs. B. T. Williams of Childress were here Monday on business matters.

All ladies' suits, coats, silk and wool dresses go at a discount of one third. Greene Dry Goods Company.

When you want the best in the meat line, call 346. We deliver. City Meat Market.

Try a sack of our new Carnival flour. Nothing better. Phone 113. Guinn & Tunnell.

For hemstitching, peccoting and scalloping see Mrs. A. Travis.

Joe Weatherly of the Weatherly community, south of the river, was a Memphis visitor Tuesday afternoon.

Best flour to be had only \$3.75 per hundred pounds. Try one sack or more. Phone 113. Guinn & Tunnell.

You never saw such bargains as we are offering in our ladies' ready-to-wear department at this season of the year. Greene Dry Goods Co.

Mesdames R. A. Eddleman, C. M. Greene, Albert Bailey and W. F. Holland of Estelline were shopping and visiting relatives Monday.

Phone us for your feed wants. We deliver the goods. Phone 113. Guinn & Tunnell.

See my line of handkerchiefs for the holidays. Embroidered pongees, tissues and linens in fast colors. Mrs. N. C. Herod.

Mr. and Mrs. Claude Kennedy came in Sunday from Ardmore Oklahoma. They will make their home here. Mr. Kennedy has a position in the McCrary barber shop.

Jesse Ballew, Transfer, Phone 333.

Join our Circulating Library. Buy a book. Exchange it each time for 25 cents. See the late books. Clark & Williams.

We are looking for a car of corn and chops. Place your order now. Phone 113. Guinn & Tunnell.

Wanted—Subscription solicitors for the Memphis Democrat in each neighborhood in the Memphis trade territory. A liberal commission will be allowed. Call at this office or write for particulars.

I have a fine line of ladies' underwear. Milanese Jersey in petticoats, knickerbockers etc., all silk \$2.95. Mrs. N. C. Herod.

HEN CHOW, Chicken Chowder, and Chick Chow. Everything for your chickens. CITY FEED STORE.

Some real cool fall weather this week, and the usual belated hustling to put up heaters and secure fuel. Incidentally, a noticeable increase in business for the dry goods stores where the winter-weight goods are moving out rapidly.

Famous C. H. Hyer & Sons' boots at special prices. I have 100 pairs

of these boots, misfits, at real bargain prices. Do not buy boots until you look these over. E. Christensen, Memphis, Texas.

I have the most complete line of curtain nets and draperies in Texas. Heavy sun-fast reps, silk brocade, embroidered marquisettes, sun-fast pongees, crepes etc. See my line. Mrs. N. C. Herod.

Join our Circulating Library. Buy a book. Exchange it each time for 25 cents. See the late books. Clark & Williams.

Those who are indebted to me will confer a favor if they will see me and arrange settlement at once. John W. Fitzjarrald.

Roy Mays and "Booger" Rogers are here arranging for the big rodeo November 9, 10 and 11. They predict a large attendance and a great show. The rodeo will be given under the auspices of the local Legion post.

For hemstitching, peccoting and scalloping see Mrs. A. Travis.

CHICKEN FEED—You can always get just the feed you need her for the chickens, big or little. Special feed for young chicks. Also blanched-rations for your milch cow. CITY FEED STORE.

J. A. Arnold received painful bruises in a fall at the depot Monday. Mr. Arnold was standing upon a loading bridge plank, leading from the platform to a box car, when a switched car struck the car being unloaded causing him to fall and strike the track rail with his head.

Ladies' all wool hose \$1.25 to \$2.50, silk and wool \$2.25 to \$3.00, silk with lisle back, all silk, lisle, cotton etc. Mrs. N. C. Herod.

A break-down of the cotton press at the Farmers Union gin was caused last Wednesday by an attempt to pack an extra large bale. The break caused a loss of two days.

Wanted—Subscription solicitors for the Memphis Democrat in each neighborhood in the Memphis trade territory. A liberal commission will be allowed. Call at this office or write for particulars.

Military maneuvers of the largest army in Europe, conducted on a huge scale, recently included a three-day sham battle with artillery, airplanes and tanks in the rocky, broken country near Rennes, France.

Seventy-nine per cent of the growing cotton in the United States last year was destroyed by the boll weevil.

Indians of the Acoma pueblo, near Albuquerque, have consented to the filming of a religious ceremonial dance.

T. M. McMurry and son, Ernest, went to Dumas Sunday and returned Monday. They took several cotton pickers up there.

Mesdames Robinson and Salter of Wellington were here last Thursday visiting relatives.

Still a good assortment of \$5.00 to \$10.00 velvet and silk, ladies purses to close at \$1.00. Greene Dry Goods Company.

Horses work up to their necks in the waters of the lower Columbia River, Oregon drawing the great seines with the catches of tons of salmon. Many of the animals have little hair left. Immersion in the salt water seems to kill it.

A few of those good high heel shoes left for ladies, in blacks and greys at \$1.00. Greene Dry Goods Company.

A tunnel more than six miles long will be built through the Continental Divide in Colorado. This will shorten the distance between Salt Lake City and Denver 173 miles and shorten time on passenger trains between the two points six hours.

A small assortment of men's suits one of a kind to close at \$12.45. Greene Dry Goods Company.

More than \$15,000,000 is collected annually by professional alms-seekers in Greater New York.

The wood duck, threatened with extinction, is now protected by the Federal migratory bird act. These birds may not be killed anywhere in the United States.

For sale—One 1920 model Buick; one Oldsmobile; one 1922 model Dodge; one 1923 model Dodge, has been driven about 120 miles; one 1923 model Dodge, has been driven about 1,500 miles. Bargains! Bargains! Terms if desired. See L. D. Pierce. 7-15-0

Notice to Water Users. In order to make necessary changes in water-line, water will be cut off from Memphis mains from 10:00 a.m. to 12:00 m., next Sunday, Oct. 22. Memphis Water Works Co.

SPECIAL For Saturday Only One-Fourth Off On all Millinery at The Cross Dry Goods Store

Palace Theatre
October 20th.—"Confidence," featuring Herbert Rawlinson.
October 21st.—Tom Mix in "For Big Stakes" and an added attraction, "Their Best Friend," which has a message of vital import to you and every other home owner in this town.
T. C. Delaney.
Insurance Agency, Fire, Lightning, Tornado & Hail Insurance. Office Whaley Building.

In Manheim, Pennsylvania, there is a church known as the Red Rose Church. It is leased to the community on the annual payment of one "red rose" to the family of William Henry Speigel by each member of the church's congregation.

Hindus are vegetarians and regard the cow as a sacred animal; in their eyes to kill a cow is a greater sin than to kill a man.

Governor McCray, of Indiana, proposes to honor Paul Dresser, writer of the Indiana State song, "On the Banks of the Wabash, Far Away," by establishing a Dresser state park somewhere along the Wabash, with a monument to the memory of Dresser. The governor learned that Dresser's body lies in a neglected grave in St. Boniface Catholic Cemetery, Chicago, and proposed that it be reinterred in the new park.

I have the "much-talked-of" wool crepes in seven different weaves, \$1.59 to \$3.95, all wool. Silk cloque crepes, silk and wool criss cross crepes, satin back canton, double thread silk crepe. Duvelyn in all colors; knit back crepe in all colors; in fact I have so many fabrics in high-class material that it would be hard to mention them all. Call me, 176 or 102 and I will bring samples to your home. Mrs. N. C. Herod.

The Palace Theatre
Friday 20 to Friday 27.
Program.

FRIDAY
Universal presents Herbert Rawlinson in "Confidence." Snubb Pol and comedy "In The Movies."

SATURDAY—
Wm. Fox presents Tom Mix in "For Big Stakes," with Hall Room Boys comedy "Beware of Blondes."

Monday and Tuesday—Select presents Oscar Wilde's "A Woman of No Importance" with Pictorial Review.

Wednesday and Thursday—F. B. O. presents an all-star cast, "A Fatal Marriage," with Educational comedy "Nobody's Wife."

The Gigantic Fall Sale

For the benefit of our customers and the many who did not have the opportunity to attend our fall sale, we have decided to continue it for two weeks longer. While enormous crowds have visited our sale, we wish to announce that we still have a new and complete stock of Fall and Winter merchandise. Our prices are so low that you cannot resist buying. We cannot state here all of our prices, however, we will list a few of our values.

SHOES

\$3.00 and \$3.50 shoes \$2.69
\$4.50 and \$5.00 shoes \$3.98
\$7.50 and \$8.00 shoes \$5.98

HATS

John B. Stetson Hats \$9.00 and \$10. hats \$8.48
\$4.50 and \$5.00 hats \$3.98
Boys hats from \$1.00 up.

SUITS

Men's Suits, \$30 now \$24.98
Men's Suits, \$25 now \$19.98
Men's Suits, \$20 now \$14.98
\$15 to \$17 suits, now \$12.98

Domestics, Gingham, Outing, Cotton Flannel and Shirtings at prices unmatched.

Bring your family and give us a chance to show you that we have the goods and that our prices are right. We can fit the entire family from head to foot, and we can save you money.

THE FAMOUS

M. N. COHEN, Proprietor

Martin's Style Shop

Special for
Thursday, Friday and Saturday
Coats, Suits, Dresses, and Millinery.

New Modes

Every thing in new modes for Fall. Coats of the new Ververett and Brytonia Scotch and Her-ringbone tweeds, in mannish effect



A man is as old as he looks----



Let a good
Ross Tailoring Company
Suit or Overcoat help
you keep young.

Next door to Neel Gro. Co.

Ross Tailoring Company

Neighborhood News

Happenings of Interest and Personal Mention From Surrounding Communities as Gathered by Democrat Correspondents.

Newlin News

Mr. Roy Guthrie spent Sunday with home-folk.

The Newlin school opened this morning with a large attendance but others are to enter yet. The following faculty has been elected:

Mr. Cox, superintendent;

Miss Hammons;

Miss Bryant.

Miss Addie Williams, of Dallas, is visiting her brother Mr. Williams.

Mr. and Mrs. Messick spent Sunday with Brother and Sister Hicks, of Estelline.

Miss Trudie Bridges spent the week-end with Alma and Mancye Lawrence.

The young folks of this vicinity were entertained at the home of Mr. and Mrs. Hulsey Saturday night.

Mr. Townsland's father and mother, of Oklahoma, have been visiting him for the past week.

Miss Argie Nelson spent the week-end with home-folk.

A birthday dinner was given at the home of Mrs. Cardwell Sunday, in honor of her daughter, Mrs. Lokey, of Memphis.

Mrs. Broadstreet spent last week visiting friends and relatives of Good-night.

R. B. Morgan and Margaret Garrett were Newlin visitors Sunday afternoon.

Deep Lake Doings

Most people in this district are about through gathering their crops which have been very light.

B. F. Cope shipped a car load of cattle the first of the week.

Mr. Harry Anderson returned home last week from Graford where he has been at work.

Mr. Will Redwine's home, at Lesley, burned last Saturday. The home was a four room bungalow and had recently been completed. Only a few articles were saved from the flames. The fire started from an oil stove.

J. M. Freel went to Amarillo last week to have some glasses fitted.

T. N. Baker was a Memphis visitor last Saturday.

Mrs. Perry Barnett's mother, Mrs. Summerville, left for Dallas last week to visit relatives.

Hedley Happenings

Mr. and Mrs. J. A. Moreman have returned from Fort Worth from a pleasant visit with Mrs. Moreman's sister and brother.

The Senior class was organized and the following officers were elected for the year of 1922-23:

Jimmy Hays, president;

Mollie Newman, vice-president;

Melba Johnson, secretary;

Myrtle Mann, treasurer.

Social Committee: Edith Mann, Gladys Cloninger, and Victoria Hilburn.

Motto and Color Committee: Mary Noel, Bill Johnson, Mollie Newman, Inez Blankenship, James Richey and Mayme Wood.

Rev. A. D. Rogers, son Vivian, and daughter Miss Faye, and Miss Deal were in Hedley Sunday.

Miss Ruth Grimsley left Friday morning for Turkey for two or three months visit with her sister, Mrs. E. L. Christian.

Miss Pauline Goodnight, of Memphis, visited in the Noel home Sunday.

Misses Rena and Jewel Rutherford and Lottie Bourland, of Clarendon, spent Tuesday with their many friends here.

Mrs. T. R. Heart went to Memphis Monday on business.

R. E. Mann and family, R. E. Newman and family, A. N. Wood and family went to church at Giles Sunday.

Miss Faye Cuiwell has returned from Amarillo.

The football boys have been putting in some real good practice the last week. They hope to meet some visiting team soon.

Miss Ruby Duckett, of Newlin, is here attending school; glad to have her.

Volma Newman was a Windy Valley visitor Tuesday.

Mr. and Mrs. Loyd Sheiton visited in the Bray community Sunday.

Ray Cloninger went to Memphis last week to find work.

Hulver Hints

Miss Bessie Pace, Buster Pace and Lester Calhoun, of Salisbury, spent Sunday at the home of Mr. and Mrs. McDaniel.

Miss Susie Hartman, of Memphis,

Mrs. E. J. Posey, Saturday. They received a splendid lot of gifts and a delightful time was had by all. Refreshments of cocoa and cake were served to all.

Mrs. Loyd Phillips and Mrs. A. L. Chapman motored over to Salisbury and spent the night with Mrs. A. J. Pace this week. Mrs. Pace and children will move to Amarillo Saturday. Mr. Pace will go a week later. We all join in wishing them all the prosperity possible.

Brother Strickland, of Tell, filled his regular appointment here Sunday morning and evening. Prayermeeting was conducted Sunday night by Leroy McDaniel.

Van Rapp left for Missouri the middle of the week to be gone indefinitely.

Carlton Posey and family and Mr. and Mrs. John Wright, moved to the former's home this week.

Mr. and Mrs. J. C. McDaniel entertained a number of friends at dinner Sunday. Among those present were: Mr. and Mrs. Carl Hill, Mr. and Mrs. Loyd Phillips, Mrs. A. L.

Chapman, Bessie and Buster Pace and Lester Calhoun.

Mr. and Mrs. Charlie Rapp are happy over the arrival of a new boy. He arrived several weeks ago.

There are from 100,000 to 300,000 aliens in the country who were smuggled in, according to the Secretary of Labor. The Department of Labor also believes that there are 600,000 Chinese in Cuba, watching their chance to reach the Gulf Coast. It is argued that registration of aliens would halt smuggling.

In 1916 the total daily attendance at motion picture shows in the United States was 20,000,000. This year the daily attendance has dropped to 10,000,000 to the great alarm of the motion picture controllers.

Notice to Water Users.

In order to make necessary changes in water-line, water will be cut off from Memphis mains from 10:00 a.m. to 12:00 m., next Sunday, Oct. 22. Memphis Water Works Co.

A hydroelectric plant with a capacity of 84,000 kilowatts, operating a 200-mile line will be constructed on the Shinano River in Japan.

The high school graduating class of Bledsoe County, Tennessee, was awarded certificates of excellence in Bible study at the recent commencement.

A new device, consisting of conductor wires submerged in the channels of New York Harbor, enables liners to guide themselves safely through to port. sensitive wires slung over the vessel's side and trailed below the surface, serve to communicate a buzzing sound to the bridge when the vessel is safely in mid-channel.



Satisfaction Guaranteed

We guarantee your satisfaction with all meat you get from us, because we stock only the best we can buy.

Place a trial order with us today. We deliver, phone 346.

City Meat Market

ONE CENT SALE!

Thursday, Friday and Saturday
October 19, 20 and 21

What is a One-Cent Sale? It is a sale where you buy an item at the regular price—then another item of the same kind for 1c. As an illustration: The standard price of Rexall Orderlies is 50c. You buy a box at this price, and by paying 1c more, or 51c, you get two boxes. Every article in this sale is a high-class standard piece of merchandise, just the same as we sell you every day at regular prices and have sold you for years.

A new way of Advertising This sale was developed by the United Drug Co. as an advertising plan. Rather than spend large sums of money in other ways to convince you of the merit of these goods, they are spending it on this sale in permitting us to sell you a full-size package of high standard merchandise for 1c. It costs money to get customers, the loss taken on this sale will be well spent if the goods please you.

SYMPHONY LAWN WRITING PAPER



A Big Bargain in the highest quality and carefully selected. Standard Price One Box \$1.00 This Sale Two Boxes \$1.01

50c Lord Baltimore Writing Paper.....2 for 51c
10c Writing Tablets.....2 for 11c
10c Erasers.....2 for 11c
5c Pens and Pencil Clips.....2 for 6c

CASCADE LINEN



One pound in a package. We also have envelopes to match. If it is true that the good taste of a person is expressed by the quality of their Stationery, then your taste will be established with your friends.

Standard Price One Pound 40c This Sale Two Pounds 41c

LIGGETT'S OPEKO TEA

200 Cups of Tea for 1 Cent Orange Pekoe, Green, Formosa Oolong, Mixed Black and Green. Standard Price, 1/2 pound Package 50c This Sale Two Packages 51c

MAXIMUM HOT-WATER BOTTLE

The price everywhere is \$2.00. Full two quart capacity. Guaranteed for one year.

Standard Price One for \$2.00 This Sale Two for \$2.01

GOODFORM HAIR NET
Double Mesh
This net is of the highest quality and carefully selected. Standard Price One Net 15c This Sale Two Nets 16c

LIGGETT'S CHOCOLATES
Orange and Gold
The chocolates with the wonderful centers. Nationally known and advertised as America's greatest value at



Standard Price One Pound \$1.00 This Sale Two Pounds \$1.01

KLENZO LIQUID ANTISEPTIC
A scientific preparation for the mouth, teeth, gums, throat, nose, skin and mucous surfaces. A valuable aid in the treatment of pyorrhea.

Standard Price One Bottle 50c This Sale Two Bottles 51c

REXALL ORDERLIES
Do you suffer with constipation? We have been selling Rexall Orderlies for years on a positive guarantee. If you don't feel just right, take one tonight. To-morrow you will feel fine.

Standard Price One Box 50c This Sale Two Boxes 51c

KLENZO DENTAL CREAM

Cleans and whitens the teeth—hardens the gums, removes tartar and does not scratch the teeth. You can have beautiful teeth by using Klenzo.

Standard Price One Tube 50c This Sale Two Tubes 51c

TOILET GOODS AT 2 FOR THE PRICE OF 1 PLUS 1 CENT



PURETEST CASTOR OIL!

As sweet and nutty tasting as your best Salad Oil. 2 for 36c

OTHER PURETEST DRUGS

Aspirin Tablets, 24's...25c 2 for 26c
Epsom Salt15c 2 for 16c
Zinc Stearate25c 2 for 26c
Cream Tartar20c 2 for 21c
Borated Ammonia.....50c 2 for 51c
(Washing Machine Dirt Solvent)
Glycerine Suppositories
(Infant25c 2 for 26c

TOILET WATER

Beautiful packages of high-grade toilet water, each containing the true odor of the flower whose name it bears.



Standard Price One Bottle \$1.00 This Sale Two Bottles \$1.01

REXALL SHAVING CREAM

Produces a thick, creamy lather. Will stand upon your face throughout the shave.

Standard Price One Tube 30c This Sale Two Tubes 31c

BOUQUET RAMEE TALCUM POWDER

A delightful preparation made of the finest Italian Talc, double bolted and purified.

Contains the combined perfumes of rose, jasmine, heliotrope and lilac.



Standard Price One Can 50c This Sale Two Cans 51c

Our regular 45c a pound value. A blend of High Grade Coffees roasted and packed by the latest machinery. During our One Cent Sale we are offering



2 Pounds for 51c

THE REXALL STORE
Tomlinson-Rushing
Drug Company
Memphis, Texas

MEMPHIS HIGH SCHOOL NOTES

"School Spirit."

School spirit includes that element of loyalty, love and interest one has in the school that makes one anxious and enthusiastic over his undertakings.

More "pep" and school spirit was shown at the Clarendon game than was ever before known in the history of the M. H. S. The larger per cent of the student body was at the game and it seemed as if each individual felt it his privilege as well as his duty to encourage the boys. The bunch worked together beautifully in giving yells, songs and snake dances. Hilarious cheers were given by Memphis rooters who thronged the sidelines when the boys wearing the black and gold appeared on the field, and as they crashed through Clarendon's line for gain after gain the rooters seemed to have gone wild.

Experienced football men have said that fifty per cent of the success or failure of a team depends on the attitude of the side-lines. When a team realizes that the school and town are behind them, it gives them more fight, and spurs them on more than anything imaginable. When you see the opposing team begin to walk over our men don't stop yelling. For example in the Childress game. When the boys began to lose ground the side-line became as silent as a tomb. Then above all times is the time to encourage a team. Don't let the team get disheartened, but let them know you're still behind them and the only way to do this is to tell them about it. Don't be afraid to yell on account of what the fellow standing beside you might think. That may be what is keeping him from yelling.

If the team is willing to work and then fight for a game we ought to be willing to go and back 'em with all we've got. Are you for the school or against it? Your attitude is all the other fellow has to judge you by. Concentrate on your enthusiasm and be persistent in your loyalty to M. H. S.

Senior Notes.

Last week was sure filled by the ambitious Seniors. Two class meetings were held. The first was purely the Seniors business, as it pertained to choosing cards, invitations, diplomas and penants, both individual and a memorial penant. The very nicest material was chosen in each case. Some people were heard to say, "How do you know all the Seniors will pass?" Every Senior is a whale and the books are Jonahs, you know what happened. The other class meeting was in regard to an annual for this year, and every one wanted one.

Junior Notes.

Hugh Crawford and Marie Evans quit school Friday. Hugh is going to school at Hedley and Marie has moved to California. Gladys Hammond has been out of school on account of sickness. The Juniors had another business meeting Monday afternoon.

Junior H. S.

Houston Still and Carl Harrison have recently returned from the Dallas Fair. Eunice Salter entered the low seventh Monday. R. W. Ferguson entered the high seventh Monday.

The "N. T. C." Tips.

The sweet, dignified (?) senior ladies met last Tuesday, October 3, with Misses Mozelle Moses and Jeraldine Davis at Jeraldine's home in a continuation of the club, C. C. C., of our honorable predecessors, the senior girls of '21. In this meeting the girls were initiated that were not initiated last term. Every girl truly enjoyed the meeting and there was considerable fun over the "Riding of the Goat," Ruth Garner being almost thrown.

There is quite an excitement among the senior boys and other high school students as to the meaning of N. T. C. but there is a certainty no one will ever guess. The following officers have been elected:

- Elizabeth Wright, Scop-in-chief. Lucille Read, Secretary-treasurer. Miss Pierce, Poet Laureate. Ruth Swift, Press reporter.

Other members are: Mary Foreman, Ruth Keeling, Ruth Garner, Ruth Leary, Pearl Packer, Jeraldine Davis, Mozelle Moses, Elizabeth Kennedy, Pauline Goodnight, Roberta Rodgers, Ruby Johnson, Charlotte Schoolfield and Willie Haislip is to be initiated.

The following committees have been appointed:

- Social Committee: Ruth Garner, chairman, Charlotte Schoolfield and Willie Haislip.

- Program Committee: Miss Pierce, chairman, Mary Foreman and Ruby

Johnson. It is certain the members of the N. T. C. will not forget their first meeting and all will agree that Mozelle and Jeraldine are splendid hostesses. It must also be said that we are indebted to Lucille Read for our name N. T. Our next meeting will be with Ruth Keeling and Mary Foreman, Tuesday, November 7.

Of all the senior clubs We'll make ours the best, And strive to set an example Worthy to be followed by the rest; Years hence may we look with pride and pleasure, Whether on land or sea, On our last year at Memphis High, And our organization, N. T. (Sh!)

Chapel Notes.

Friday morning October 8, Superintendent Hibbetts made a very interesting talk on "The Mistakes of Great Men."

Monday at chapel Mr. Hibbetts gave a short talk regarding the subject of "Conscience."

The new song books have come and better singing is expected in the

future.

Tuesday morning October 10, Mrs. Sid Wells entertained the pupils by giving one of her splendid readings.

Wednesday October 11, the following pupils of Miss McNeely's expression class gave readings and selections on "Fire Prevention:" Estelle Dennis, Mozelle Moses, Elizabeth Kennedy and Thelma Walker.

Last Thursday morning Rev. E. B. Kuntz visited the school, and at chapel period made a much appreciated talk on the subject of "Concentration."

Last Friday the pupils had another "pep" meeting and selected the name "Cyclone" for the Memphis football team.

Girls' Athletics.

The winners of the girls basket ball try-out will be given in the next report. We are planning to have a game here before long and we are expecting a good turn-out, so don't disappoint us. This is ideal weather for our practice and we intend to take advantage of it and work our team up to the point that

we may go through the year undefeated.

Boys' Athletics.

After defeating Clarendon on Wednesday, the Memphis boys went through a "limber-up" exercise Thursday, then rested until Monday, Coach Noble having gone to Wellington to referee a game there.

Monday the boys started to work in earnest for the Childress game. They practiced each afternoon during the week and tried to round themselves into shape. Several of the players were hurt and have not fully recovered.

The game with Childress was staged Saturday being a slow affair on account of time out for so many injured players on both sides. In the first half Childress walked away with two touchdowns and kicked one goal. Memphis came back fighting in the last half and three times were in striking distance of the goal but each time failed to put it across. In the last quarter Childress intercepted a pass and ran 70 yards for a touchdown, then kicked another goal.

Score: Childress 20, Memphis 0.

The squad is determined to beat Wellington here Friday and Clarendon College "pups" Thursday following.

The boys who do not play football are practicing on basket ball.

Scoutmasters Meet.

On Monday afternoon the following scout officials met in Supt. Hib-

betts office: Mr. D. R. Hibbetts, Eugene B. Kuntz, Harry DeLoach, Allen Grundy and Blake DeLoach. Mr. Hibbetts made a short talk on "Our Purpose in Organizing the Scouts in Memphis." Blake DeLoach followed discussing briefly some of the problems that scoutmasters meet. General discussion followed, and it is thought that much good was derived from the meeting.

The Home of—
Meat, Bread and Molasses
 A wholesome place for wholesome
 Food supplies
 Our Motto: Quality and Service.
PHONES: 10 and 469
Neel Grocery Company

Owned, Controlled and Operated in Texas, by Texas People

"MORE PEP FOR YOUR MOTOR"



"MORE MILES FOR YOUR MONEY"

"See the Name Across the Map."

TEXHOMA GASOLINE

The one thing that is of first importance to every motor car owner—regardless of whether he operates a fleet of trucks or just a pleasure car for his own use—is the "service" he gets from his gasoline.

Begin Using **TEXHOMA** Gasoline Today

Enjoy the Pleasure of Motoring With a Real "Service" Gas

TEXHOMA Motor Oils

Make your motor run steadily, with freedom from heating—from knocking and other common carbon troubles that cause annoyance.

TEXHOMA Greases

Stand between the working parts of your car and give it longer life by preventing friction and the resulting wear in every day use.

"Amalie" Automobile Lubricants

We are now distributors for "Amalie" 100 percent Pure Pennsylvania Lubricating Oils and Greases—They Satisfy.

Texhoma Oil & Refining Company

WICHITA FALLS, TEXAS

Patronize "TEXHOMA" Service Stations All Over Texas

There Is One Near You

The Memphis Democrat

Jerry Dalton, Editor

Published Weekly, on Thursdays

Entered as second class matter at the postoffice at Memphis, Texas, under the act of Congress of March 3, 1879.

ADVERTISING RATES
Display advertising 40 cents per inch column measure, each insertion. For preferred position add 25 per cent. Professional cards \$2.00 per month.

Local readers, among news items, two cents per word, all initials and each sub-division of numbers count as words. Count ten words for each heading in black type.
Cards of thanks, obituaries, resolutions, etc., two cents per word. No charge for church, lodge, club or other similar announcements, except when they derive revenue therefrom. No advertisements will be taken for less than 25 cents. Count the words and send cash with copy unless you have an advertising account with this paper.
Subscription: In Hall County \$1.50 per year. Outside of Hall County \$2.00 per year.
Anonymous communications will not be published in this paper.

In his speech at Gainesville on the night of the 2nd, George Peddy made the statement that his nine months work with the grand jury of Harris county had convinced him that the klan was wrong. He made the assertion that nine-tenths of the bootleggers of that county belonged to the klan. Yet some folks say they are "red-blooded Americans." Scat!—Crowell News.

The Attorney General may be correct in ruling that Geo. Peddy can not legally be a candidate for United States Senator. He is supposed to construe the law as it is written, not as common sense and fairness would have it construed. But collar-democrat, as we are, we denounce any law which deprives any citizen of the right to bolt his party if to him it seems justifiable or that refuses the people the right of choice in the election of their public servants.

If Geo. Peddy can not get his name on the official ballot, that fact alone will probably invalidate Earl Mayfield's election and the Republican Senate will deny him his seat in that body.—Alpine Avalanche.

CHARGE CONTROLLED PRESS

"If the great daily papers of the United States are not controlled by a power behind, which uses their influence for private and personal rather than for public and economic purposes, why is it that none of them carry criticisms against the honesty of the press when such are uttered by the people whose experience and services to the country entitle them to be heard?"

The question is often heard in Congress. Senator Heflin, of Alabama, said in a speech in the Senate recently:

"I am not afraid of the press. I am the firm friend of the honest press. God knows I would not hamper the press in the discharge of its duty, or take away from it any of its rights and privileges to give the news to the people, and print the views of those who own the papers; but I am against the scheme that some of them have of suppressing the news of events of importance that take place right here in this Chamber, around this Capitol, that the people of the country are entitled to know about. Why is it that you never see a line about a lot of important matters discussed in this Chamber?"

This speech was reported in few if any of the great metropolitan

dailies, nor was the interjection made by Senator Watson of Georgia, with Senator Heflin's permission. Senator Watson said in part:

"The time is coming when the press will have to be free if it wants to exist. This country can not live and tolerate a press which it knows is a hireling press. It will not pay for such papers. People will not buy from those who advertise in such papers, and the worst of the fight is past."

"When the espionage law was passed and so many hundreds of newspapers were crushed by arbitrary orders of the Post Office Department, freedom of the press was more in danger than it ever had been since our Government was established or since Charles Fox, Lord Gray, and John Wilkes had made their noble fight in England for the freedom of the press, and Thomas Erskine had made his glorious fight for trial by jury instead of arbitrary directions of verdicts by judges. That time is coming again. The forces of conflict are arraying themselves against each other again. The battle is irresistible. Nothing on earth can stop it and nothing on earth can silence the people. They are going to be heard, or we will have a revolution in this country."

Notice to Water Users.

In order to make necessary changes in water-line, water will be cut off from Memphis mains from 10:00 a.m. to 12:00 m., next Sunday, Oct. 22. Memphis Water Works Co.

BUREAU COTTON IS COVERED BY INSURANCE.

Dallas, Texas, Oct. 13, 1922 E. M. Ewen, Memphis Texas

Dear Sir: Your letter of October 11th to Mr. Orr has been referred to this department for a reply.

All cotton belonging to Bureau members is fully covered by insurance from the time it is ginned until put under railroad bill of lading for a period not to exceed an average of 10 days.

Yours very truly, Texas Farm Bureau Cotton Ass'n. By T. B. Squires.

A big assortment of men's and young men's Styleplus and Korrek suits, excellent patterns at special \$25.00. Greene Dry Goods Co.

General Grant, more than 40 years ago, regarded as a grave danger the heavy immigration of foreigners into this country. He stated that he feared the time would come when the South, with its Anglo-Saxonism, could alone be depended upon to save the nation from ruin by the influence of an alien population. North Carolina, with only seven-tenths of one per cent of foreign stock, is spending \$20,000,000 in a building campaign. It is putting \$50,000,000 into highway improvements and is expanding its hydroelectric development and cotton mill interests.

One hundred children from the American School for the Blind in Kharput arrived in Aleppo, Syria, after a 500-mile hike across Asia Minor. It took them a month to make the journey during which time they passed through mountains and over long deserts. Camels carried food and water for the wanderers. The children were Armenian orphans and their pilgrimage is part of the plan of the Near East Relief to remove several thousand of them from Asiatic Turkey.

Sweden has placed a \$2,000,000 contract in the United States for a radio plant of "tremendous power" near Gothenburg, on the west coast.

One hundred thousand pounds must be obtained in the next few years to preserve St. Paul's Cathedral from decay, if not from absolute collapse. St. Paul's is known as "The Parish Church of the British Empire."

More than sixty per cent of the population of Glasgow is housed in fewer than two rooms. This quite irrespective of the size of families.

"Family accommodation" cars, seven rooms to each car, each room accommodating five persons, will be placed in the Chicago-California service of the Santa Fe railway for fall travel, according to recent announcements. There will be 18 cars of the new style. Each room will contain upper and lower double berths, a day lounge and bed, with lavatory and toilet equipment.

In the early eighties at a charity bazaar in Baltimore, patrons were allowed to talk over Mr. Bell's telephone for 10 cents. Only \$10 was realized, however, as most people ridiculed the invention.

There are only 180 whites on the Samoa Islands. The entire population is 8,058. The purchase of land by whites is forbidden.

Motion picture men were denied permission to film the interior of the Canadian House of Commons because it was felt that such a procedure would not be in keeping with the dignity of the Parliament.

SPECIAL For Saturday Only One-Fourth Off On all Millinery at The Cross Dry Goods Store

A Minnesota man has visited the State Fair at St. Paul every year since 1870. It's getting to be a habit with him.

A locomotive engine recently completed 12 years of service, covering 662,000 miles without extensive repairs.

The body of Enos A. Mills, widely known naturalist and author, lies in the shadow of Long's Peak, where he spent 36 years of his life. Funeral services were conducted by Judge Ben B. Lindsey. Mills worked unceasingly in the interests of the Rocky Mountain National Park. He was a friend of John Muir, the famous naturalist of California.

Laminated baseball bats built up of short pieces of ash joined with the waterproof glue used in airplane propellers are said to be as resilient, durable and satisfactory as the one-piece kind.

SUBSCRIBE NOW FOR THE DEMOCRAT

SERVICE

Our label on your prescription is evidence that it has been filled right; that the purpose and intent of your doctor has been carried out; that the price is right.

We solicit and will appreciate your prescription business.

CLARK & WILLIAMS DRUG CO.
The House With the Goods.

To Our Friends And Patrons

We take this opportunity to again thank our friends for their patronage and support during the past year, and assure you that we are going to do our best to merit a continuation of the same in the future.

We call your attention again to the fact that we have the only sanitary slaughter house in Hall County, we have our own refrigerating plant and do not use ice about our meat, and that ours is the only market that is complying with the sanitary laws of the state, county and city. All the fresh meat we offer for sale is slaughtered under the same sanitary conditions as any of the larger packing houses. No one handles the meat you buy from us except yourself.

One member of our firm has been in the market business here continuously for the past nine years, and we are proud to say that a number of our customers have complimented us on the improvement in quality of the meat and the sanitary manner in which it is handled.

We have appreciated your patronage by trying to help in all good work that is being done in our town and county and, as long as we stay here, we will be found doing our best for the interests of all people.

VERY TRULY YOURS
Arnold & Gardner's Market

Special Sale

On All Ladies' Coat Suits, Coats, Silk and Wool Dresses

Every ladies' and misses' garment in our stock, no exceptions, goes at regular prices less a discount of—ONE THIRD.

\$30.00 garments at	\$20.00
\$25.00 garments at	\$16.85
\$20.00 garments at	\$13.35
\$12.00 garments at	\$10.00

This is a very unusual proceeding for our store. You are usually offered these goods in January at these prices. We have too many and want to reduce the stock.

GREENE DRY GOODS COMPANY

MEMPHIS "The Big Daylight Store" TEXAS

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