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B. J. PALLON SPOKE AT MEETING TUESDAY

(Continued from Page 1) ing unduly alarmed, and it is that mills and factories busy, we mus note of confidence that I wish to leave expect her to pay in part for them with you this evening, because I be-

of our present troubles. There are of flation is under way. course, good reasons for it but the Were I to venture an opinion of sooner the country gets over it, the what I think is the first step neces-

self enough to cause a financial panic to your stores and buy your products or bring on a serious business depres- if he is out of work. If you do not sion. You know how easy it is for buy the product of his labor, he canone individual to cause a run on a not buy the things in which you deal. bank. The bank may be perfectly So my advice is begin buying free-sound, yet one excitable person may ly though not extravagantly. cause a run on it. Other banks con-nected with it are shaken, or may be buying in the home market should business conducted in a normal man- ing from me, who is interested in

You bought at high prices and when we will all share in a presperity of sell at a less profit than you expected happily and contented together than when you bought. It is true that in the gone forever days of inflated when the banks tightened on credits, prosperity. some were compelled to sell and suffer heavy losses. That is shown by the fact that there were 1644 busi ness failures in December last compared with 534 in December a year ago and that their liabilities were 77 million dollars as against 9 millions in December 1919. But a good deal ness of some to take their share of the losses when the slump came. We were all ready to take advantage of the profits when the trend of prices was upwards, but unwilling to share the losses when the pendulum swung

in the opposite direction. Now I know that it is pretty hard for a man to take a loss and do it smiling. It is easy for a man to accustom himself to a higher standard of living, but once he has reached to drop back again. That is the sit-uation which many are finding them-selves in today and it is my judgment that before a final readjustment is brought about, we must all make up-our minds to stand a share of the

We have not yet reached rock-bothave gone as low I think as they will go, but the decline has not been genhas become general, I do not think that we need expect to see buying falling market, with the expectatio that prices will go still lower. Whi eral way, it may easily be carried too of most of our troubles today. If you business men do not buy the products of some one else, it follows that that some one else cannot buy your products and the situation grows

Take the case of the farmers for pathy for the farmer and recognize that as a class our farmers are the farmer, in my judgment, has no more right to withhold his wheat from the market because he cannot get for it the price he did two years ago, than has the merchant to hold in his store the goods that he purchased at a price higher than the present market. losses and the farmer must do

The farmers refused to sell their produce and wheat began to come rom Canada. The farmers appealed to Congress and the House, in more or less of a panic, promptly passed a tarriff bill to bar out Canadian wheat. thing there is little liklihood of its being passed at this session. We should not forget that Canada is a good customer for our manufactured products. Last year we exported to Canada 925 million dollars worth of goods, while we imported only 325 million dollars worth. Now it looks to me as if the bill intended to help our farmers market their produce at

a high price by shutting out Canad-ian wheat, may in reality do a lot of harm to the country and no particular good to the farmer. If we are to lieve, as I have said, that my confidence rests on a sound foundation.

I wish, if possible, to emphasize what I have just said about the restoration of confidence. I believe lack of confidence is at the bottom of much

sooner shall we return to a normal sary toward hastening a return to basis. There is at this time a feeling of The strike of buyers has gone on long doubt and uncertainty in the air enough. It is true that there may which is anything but helpful in the be a still further reduction in some happens in a crowded hall when some wait for that. I do not mean that we excited person shouts "Fire." It should be wasteful or extravagant in brings on a panic which results in our buying. But I do think that we disaster. It is much the same with should buy freely of what we need, nations as with individuals, for after all a nation is only a lot of individuals. If the men you daily meet in your business relations express doubt and ities. If you expect others to buy uncertainty as to the stability of our the goods on your shelves, you must country and its financial institutions, buy what other produce. The workthe effect is cumulative and is in it- ingman, the wage-earner cannot go in-

compelled temporarily to close their be encouraged as much as possible. doors, although perfectly sound were You may think such a statement comtransportation, is rather odd. I ap-I merely point that out by way of preciate that it would be to the in illustration, to show the harm which terest of the company I represent if may come from too much talk of hard everyone had to ride a North Shore I am not at all alarmed that train to go to market. But I am takwe are going to have a financial panic, ing a broader view of the subject. I believe our Federal Reserve Bank What ultimately is to the best insystem has largely removed the dan- terest of the company I represent is ger of that, but aside from that an- the growth and prosperity of the chor, I believe that never in the his- communities it serves. That applies tory of our country has a financial to Highland Park as to every other panic FOLLOWED a period of in- community and I understand that you dustrial depression. Panies have al- will not have that growth and prosways PRECEEDED periods of in- perity unless you have the patrondustrial stagnation. Panies are pro- age of the people in your own localduced by an excess of emotionalism ity. As a representative of the and a country is not apt to be emo- North Shore Line I wish to see your tional after it has gone through a city grow in population. I wish to business depression. I said I was not see its banks and business houses prosa prophet, but I will prophecy to the perous so that capital may be induced extend of saying I am perfectly sure to invest here for that reason I wish we are not going to have any financial to say: BUY NOW AND BUY IN

If we are going to try to look in. . And in conclusion as to what of to the future and see what it has in 1921 let me say that in my opinion store for us, it is necessary to under- the possibilities for at least a fairly stand the causes for the present un- satisfactory measure of prosperity in rest, or business depression. There are the year 1921 await only our willing-a number of causes which I will not ness and ability to take advantage enumerate in detail and on which of them. It rests with us all to dethere may be wide differences of termine how soon this prosperity can opinion. But I want to ask you busi- be brought about. And each must ness men if some of the causes are bear his full share of the burden and not directly traceable to yourselves, sorrow if necessary. And if we do the slump came were unwilling to normal kind and probably work more

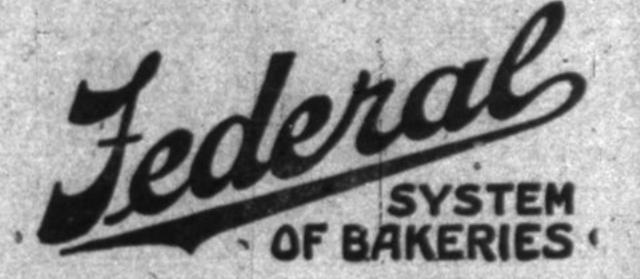


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