

WINNETKA WEEKLY TALK

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PRICE FIVE CENTS

TOO MUCH 'CHARGE'

This Handy Way of Buying Often Cause for Those Sleepless Nights of Worry.

WHAT ONE DOLLAR WILL DO

Every Person Realizes Part Credit Plays in Commerce and Bad Result of Unpaid Bills—So Pay-Up Yours Now.

The practice of having a "Pay-Up week" each year has taken well all over the country—and it has now become a national habit to consider the importance, in a business sense, of a Pay-Up week.

Too many of us get in the habit of having things "charged." It is so handy, so convenient—seems like getting things without pay. We are all inclined to feel that we are going to have much more money some other day than we find in our pockets today.

The reason that Pay-Up week takes so well is because it has been found of inestimable help to the world of credit. One of the principal slogans used for the occasion has come to be: "I'll Pay My Bills, So You Can Pay Yours." A moment's reflection will show what a splendid thing this is. Think of how many times a single dollar may turn over in a single day with a practice like this.

You may owe the jeweler a dollar for repairing a clock; and the jeweler may owe the shoemaker a dollar for repairing his shoes; and the shoemaker may owe the butcher a dollar for the last bacon he got; and the butcher may owe the tinner a dollar for the last garbage can he bought; and the tinner may owe the clothier for a shirt; and the clothier may owe the druggist for a bottle of medicine; and the druggist may owe you a dollar—so, don't you see, you get back your dollar—and what a wonderful lot of debts it has paid in the meantime, and you still have it.

And you can go on for yourself in this line, showing the illimitable good that a "Merry Dollar" can do in a day, by paying neglected bills. Every thinking person realizes the part that credit plays in modern commercialism and the baneful result of unpaid bills. Credit has been so abominably abused that every business man and citizen feels the drag of the heavy credit load he is forced to carry.

Hurrah for "Pay-Up Week."

URGES MILITARY TRAINING

Major General Wood Declares Nation Should Adopt Universal Service—Prepare for Eventualities.

Major General Leonard Wood in an address delivered at New York recently in which he urged that universal military service "with a sense of national obligation" be enforced declared it would not do "to hang out flags and tell the people across the sea that we can lick any five of them."

"Patriotism needs intelligence enough to have us properly prepare, and people will not discharge their responsibility until it is brought home to them," General Wood said. "If it means anything, it means equality of obligation, as well as equality of opportunity.

"Morality never saved a nation. We must be willing and able to fight the fight of men. National defense and citizenship obligations go together."

"REMEMBER THE MAINE"

Annual Memorial Services to Be Held in Memorial Hall, Chicago, Sunday Afternoon—All Are Invited.

Annual "Maine" memorial services will be held at Memorial hall, Michigan avenue and Randolph street, Chicago, Sunday afternoon at 2:30 o'clock, under the auspices of the Commanders' association of the United Spanish War Veterans of Cook County. Reverend Major Vattmann will open with prayer. General Barry will speak in behalf of the Army and Commander Evers for the Navy. Past Commander Baumer will represent the organization and National President Mrs. Juneau the Ladies' auxiliary. All patriotic citizens, including the ladies and children, are invited.

NATIONAL PAY-UP WEEK, FEBRUARY 19 to 24

GET In Line and Push the Good Work Along. Help to Make the Six Days from Monday to Saturday, Days of Genuine Good Will and Fellowship. Get the Dollar Circulating and Pay Up the Debts. You Will Benefit as Well as others. Start the Ball Rolling Early Monday Morning. Keep It Rolling All the Week.

TALKING ABOUT MONEY

Here's a Pay-Up Lesson for the Kids at Home.

Always Pay Bills Regularly, Because It's Best to Do So—Stingy Folks Usually Become Rusty Though Money Doesn't.

If you don't pay too much for it, Laddie, money is a good thing to get. Some folks forget that money costs anybody anything and they try to get something for nothing—which never happens. It costs sweat and brains and—but you sit down at the table there and write down as many things as you can think of that folks pay for money, health, chum life with children, the spirit of play—and things like that.

If you don't pay too much for it, Laddie, money is a good thing to keep. Some folks forget that keeping money costs somebody something all the time it is kept doing nothing. Money doesn't get rusty by being kept, even if some jokers say it does. No, money doesn't get rusty, but folks do who get the habit of making it act rusty. Their joints get rusty, their friendships get rusty, their generous feelings get rusty, and sometimes their bills get terribly rusty—the bills they owe other folks. Some of them—the folks—say they must keep all the money they can get so that they can have a good time some other time. But Oh! Getting the habit of keeping all of one's money is a very costly habit to get—it is almost as costly as the habit of keeping all of other folk's money you can get hold of.

If you don't pay too much for it, Laddie, money is a good thing to spend. The kind of stuff you're made of is going to come to the top plainest and surest by the way you use money, by what you have to show for it when you have spent it. The best teacher in the world said that the best way to use money is to buy friends with it, so that when the money falls you will have friends to take you into their homes. Lots of good people think the teacher was talking through his hat. He wasn't, no matter what they think.

Some people have to spend money before they get it, but of course they have to borrow it from someone else who will let them take it and spend it. Sometimes they give a note which says they will get back some other money by a certain time and give it back to the man who lets them take his money and spend it; and they pay him for the use of his money. That's business. Sometimes they borrow stuff that a man has paid money for and say, "Charge it." And he charges it. And then when he wants very much to use the money he paid for the goods and asks the folks who borrowed the goods to let him have his money, some of the folks sometimes get very angry and smite him with hard words and tell him to go to Helena, Arkansas, or some other seaport, and keep on using the other man's money when he ought to have it to use in his business. Nobody calls that business. You will learn when you are older what some folks do call it. It is not nice for little children to say such words.

Very many people who like to do business have agreed to set a time when everyone who has borrowed books or umbrellas or groceries or cows or furniture or china eggs, and said, "Charge it," will come together and have a great picnic—everybody will pay all his bills so everybody else can pay all of his bills, and everybody will start in business all over again. It will be the jolliest picnic most of the folks have ever gone to. Do you like to go to picnics? Well, so does everybody. You may now go and wash your neck and ears.

PLANS COMMISSION

ORGANIZE TUESDAY

Philip S. Post Appointed Chairman By Village President Rummler.

SUB-COMMITTEES NAMED

To Be Made Up of Men Specially Suited to Handle Various Phases of Plan—Employ City Layout Expert.

The Winnetka Plan commission, recently appointed by the village trustees, held its first meeting at the village hall last Tuesday. A large representation of the membership was present. The meeting was called to order by President E. A. Rummler, who outlined the steps which had been taken in connection with the appointment of the commission, and then introduced Philip S. Post, who has been appointed chairman of the commission.

Village Improvement Necessary.

Mr. Post stated that it was unnecessary to make any argument as to the value, necessity and opportunities of a movement for a complete plan for the improvement, beautification and future development of the village, and expressed the thanks of the community to the group of Winnetka architects who had generously and loyally tendered their services in connection with the working out of the plan. He further congratulated the village council upon the prompt action which it had taken in the appointment of the commission and in making an appropriation for the employment of an expert. The matter of organization was then discussed and it was decided that the chairman should appoint the following sub-committees:

Committees Arranged For.

Railroads and grade separation, streets and highways, public buildings and utilities, parks and playgrounds, lake front development, school, churches and social centers; business centers—Indian Hill, Winnetka, Hubbard Woods; building zones and restrictions; freight, fuel and lumber yards, and disposal of waste; electric wires and ornamental lighting, drainage, legality and legislation, estimates and finances, publicity; expert consultation committee, composed of architects, engineers and landscapist. These committees will report to an executive committee which will be in general control, and will see to coordinate and make effective the work of all the other committees.

The chairman announced that before appointing the sub-committees he would request the members of the commission to indicate the subjects in which they were specially interested so that this information might be available in making up the personnel of the committees.

Employ City Plan Expert.

After discussion it was also decided that the practical method of working out the plan was the immediate employment of an expert in city planning and a committee of five was appointed with authority to employ such expert. The village council has already had some negotiations with E. H. Bennett of Chicago, who is the architect of the Chicago Plan commission, and it is probable that he may be selected.

The committee on employment of the expert is composed of E. A. Rummler, president of the village; W. S. Miller and S. A. Greeley, village trustees, and Wm. A. Otis and J. A. Hamilton, architects. Mr. Bennett is now drawing up a contract for presentation to the village trustees.

The fact that the youth of today can repair the carburetor or the differential does not prove that out on the farm he could harness old Dobbin without getting the crupper over his nose.

BUILDING PROSPERITY

The First Step Necessary Is to Settle Book Accounts.

County Ought to Make Good Showing During Pay-Up Week—No Bill Should Remain Unpaid After This Period.

Seven state associations of retail dealers in different lines of trade, representing about one-half of the total number of responsible merchants, are advising their members to prepare to follow the definite recommendations of the federal trade commission for successful and economical merchandising, and then to concentrate their efforts on endeavoring to increase the prosperity of those who trade with them.

As the public is interested in having the best service from the retail distributors, the public is invited to help start the movement.

The bankers were the first consulted and have offered to do their part. The women's clubs, civic organizations and farmers' associations are going to help, too.

As a first step the local dealers settle up their outstanding local accounts with each other and at the same time with everyone else in town and the adjoining country, including what they owe to farmers, the lawyer, the doctor, the newspaper, contractors, mechanics, etc.

In other words, if the merchants are to begin with a clean balance sheet at a given date they will have to start passing the money along to reach everyone they owe on open accounts and at the same time request others to pay them, so that all book accounts can be wiped out—everything settled up as far out as local trade reaches, either with cash or with notes.

The fact that all the neighboring towns and trading places in the county and surrounding counties will be doing the same thing simplifies the matter, as book accounts which reach back and forth for some distance into the country can be settled by the exchange of checks or notes which are good at the bank.

Everyone gains by starting fresh, ready for the next step, which promises to be even more interesting, for in addition to making the towns better trading centers, it will lead up to subjects for general improvement which should interest everyone in this county.

It is understood that an effort will be made to find how completely all the communities in the state will succeed in cleaning up their open accounts.

There is no apparent reason why the people in this county cannot make as good a showing as any county in the state.

Modern business methods and securing wholesale cash discounts make it possible to keep good stocks of merchandise and sell at lower prices. This benefits everyone and the local patronage should go to the business houses which display the campaign slogan, "I'll pay my bills so you can pay yours" and co-operate with enthusiasm.

So hurrah for Pay-Up week!

PAY YOUR TAXES EARLY.

This is tax-paying time and no better time could be had than Pay-Up Week in which to square up your taxes. Collector's office will be open in the Wilmette State bank from 8:30 a. m. until 5:30 p. m., except Thursday afternoons, daily until March 10. In Gross Point village hall on February 21 and February 24. In Glencoe village hall February 23 and March 1. Square 'em up now.

Mr. and Mrs. Henry L. Hollis and their daughter, Clara, are spending some time at Lakewood, N. J.

MUST REORGANIZE

Europe Faces Huge Shake-Up Finance and Politics When War Ends.

TROUBLE AHEAD FOR AMERICA

This Country Will Have to Pay Dues and Conduct Business More Efficiently—Purpose of Pay-Up Week Explained.

All of the nations in Europe bound to reorganize their whole business world, their social world, probably their political world. Immense debts that have been piled will compel each of the nations to business in the most efficient of possible ways, going, perhaps, to extreme of state control of all commerce and industry. And this organization of business intercourse will tinue for many years. The weight business competition, manufacture transportation, selling and buying be directed chiefly against America because of our immense national wealth and largely because of proverbial wastefulness and slipshod business organization.

From manufacturer to wholesaler from wholesaler to jobber, from jobber to retailer, and between retailer and customer there is bound to be a closer and more compact relationship. Open book accounts will give place to trade acceptances, credits which will be discounted for their full value keep active in open channels money heretofore tied up in open accounts. This change is already being earnestly advocated.

This change will fall hardest, perhaps, upon retail merchants. They are the only ones in the chain of business relations who act business with acquaintances, neighbors and friends, and who approached in business from the social side. Credits will have to be extended to consumers for longer shorter periods of time, but a new method must be recognized as has come in and new relations between merchants and bankers and consumers will have to be worked out.

Viewed from the social side of trade has a new and vital importance in the scheme of community organization which cannot safely be neglected. Much blatant nonsense has been published about abstract middle class Concrete business men and business women in most communities pay taxes in proportion to ability wealth, pay more generously to note all public improvements, give more time and energy to work projects for the benefit of the community than do any other class citizens.

Clearing up all outstanding and secured accounts is one of the first indispensable steps to put American business on a secure stable foundation. A pay-up week embodies a fine idea, putting a genuine sentiment behind a good work and clarifying a clearer notion of business duties resting upon all citizens.

The Americans must bear the brunt of world competition for half a century or more after the most revolutionary war in history. From the best consumer to the chief capitalist of the nation compact business organization ought to be maintained with cheerful insistence.

WASHINGTON BIRTHDAY PARTY

The annual Open House and party of Bethesda Day nursery be held on Washington's Birthday, February 22, from two to five p. m. at the nursery, 1902 West Madison street. A box of groceries has been sent by the W. C. T. U., and will be donated by the ladies.

GONE TO FIGHT IN TRENCHES

Captain F. J. Franklin, who for past two and one-half years has been manager of the A. P. Maynard estate office at Hubbard Woods, has been called to England to join his regiment. He embarked aboard the land at New York, a few days trenchward bound.

Mr. and Mrs. Theodore Friedland of 558 Arbor Vitae road announce the birth of a son on Sunday, Feb. 11.