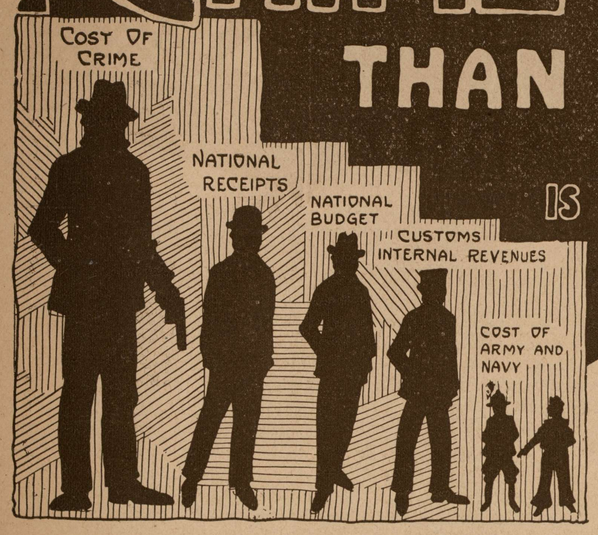
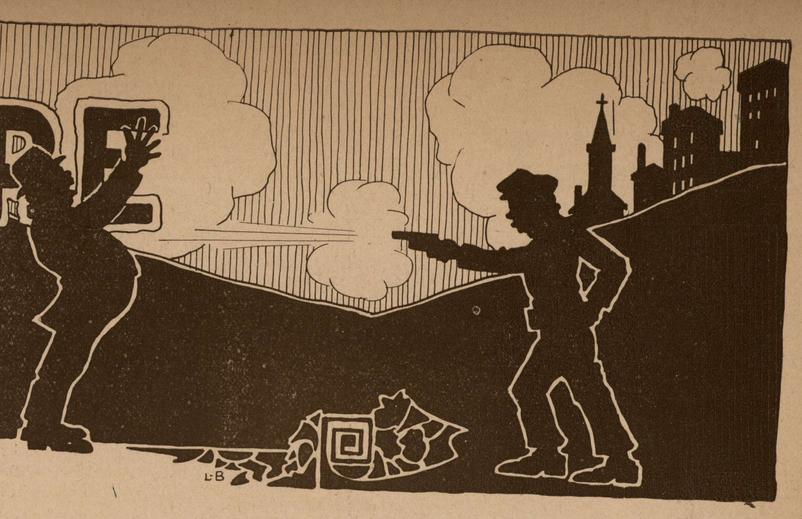
CRIME COSTS MORE THAN ARMY AND NAVY AND IS BIGGEST ITEM ON NATIONAL LEDGER





Crime, it is startling to learn, piles up such a staggering loss to the country every year that it costs more than our Army and Navy, more than our police systems, more, in fact, than any other item on our national ledger. It is the biggest drain that business is forced to meet. We have frequently discussed crime from the religious standpoint, and it is not without interest, and certainly not without concern to us all, to view it as a bookkeeper would look at it at the end of the fiscal year—from the standpoint of profit and loss. Most people think of crime cost as a slight and incidental burden on the State and national revenues. But it is a drain on every man's purse, as certain and unavoidable, under the circumstances, as the income tax or the cost of bread and shoes. The total annual levy which crime places on the country is probably not less than $10,000,000,000.

This sum is about three times the amount of the national budget for 1923, two and one-half times the total ordinary receipts of the nation for the same period, more than three times the customs and internal revenue receipts, and at least twelve times the annual cost of the Army and Navy. If, as has been repeatedly estimated, the total income of the country is from sixty to seventy millions a year, it is clear that a sixth or seventh of our total earnings is wasted, directly or indirectly, on crime. The strangest feature of these staggering facts is that so few men, even of those most alive to great issues, ever think much about crime as an economic problem or have any adequate idea of its menace to business.

There is surely no well-informed merchant in the country, operating in those lines that robbers commonly attack, who doesn't know that he must compete constantly with the underworld. Burglars, bandits, fraudulent bankrupts, credit trimmers, common thieves, dishonest employees, corrupt truckmen, package and bundle-snatchers, railroad thieves, harbor pirates and many other criminal families take not less than five or six hundred million dollars worth of goods every year and turn this huge bulk over to fences and professional disposers, who then vend the stolen merchandise to dishonest or ignorant retailers in all parts of the country. In certain lines, like drygoods, silk underwear and women's apparel, silk shirts, linens, woolens, shoes, gloves and other leathers, furs, laces, men's clothing, haberdashery, and even in some grocery linen, this competition of subterranean with legitimate commerce has grown to be a national evil.

A well-known manufacturer of silk stockings, we are told, could not understand for more than two years the complaints that came to him that he was being undersold in his own goods. It developed, after long investigation, that a jobbing firm located near his own factory, was the ringleader and disposer for a gang of fake bankrupts and credit manipulators who sent out men to the various parts of the country and got them to open drygoods stores and run up credits with manufacturers, always including the Philadelphia manufacturer. After they had built up their credits, these fake retailers obtained big orders, and then disappeared or went bankrupt. In either event all their valuable stock found its way, by circuitous routing, to the Philadelphia jobber. He was finally caught, and he and his gang were sent to prison. But the vast bulk of stolen goods of this kind is still being disposed of by enormous fencing and disposing organizations in New York and other great distributing points.

These fences, who are men of means and influence, secretly buy vast quantities of stolen merchandise from all manner of property criminals. They pay, almost without exception, 25 per cent. of the wholesale value of the stolen goods. The thieves get this proportion in cash. The fence takes aall subsequent risks. He sends underworld salesmen to merchants whom he knows to be prone to the arguments of prices well under the market. There are scores of them in New York who never in all their lives have sold a dollar's worth of honest stuff. They deal in stolen values only, and penetrate to all parts, disposing of what can not be offered in one city by putting it on the market in another.

The figures showing the vast losses from crime have been gathered over a period of several years from authoritive sources.

Bucket-shops, board-o f-trade swindles, land swindles and other confidence games having to do with stocks, bonds and futures cause the largest loss. Mr. Smith, of the Associated Advertising Clubs, had figures to show a total of $3,000,000,000. It seems certain that the annual loss may be placed at $2,000,000,000.

Mr. Smith, after consultation with the heads of the thirty-one surety companies, estimated the annual embezzlement loss at $125,000,000 and the burglary loss at $525,000,000.

In the big scale class, also, one must include forgery. The total annual loss from all forms of forgery and check raising is not less than $100,000,000.

The National Association of Credit Men places the total loss through fraudulent bankruptcies and all forms of creditor trimming schemes at $500,000,000.

Bad debts to wholoesale and retail merchants pile up another $150,000,000.

Worthless checks cashed by merchants rise to the annual total of $100,000,000. Many authorities say that this figure is too conservative.

Political graft, looting of the public domain, thefts from the Government and from the States are listed by the best authorities at $200,000,000 yearly—which figure also has been attacked as being far too low.

To indicate how some of these estimates were computed—the Harvard Business School, in 1921, examined 119 department stores, which sold a gross of $318,000,000 worth of goods. These stores were found to charge off two-tenths of one per cent. of sales volume for uncollectable debts. The school examined the books of 727 retail stores and found bad-debt losses of $815,235.

The Retail Credit Men's Association of St. Louis became interested in the problem of bad checks some time ago and conducted an inquiry among its membership and among credit associ-

(Continued on Back Page)

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cooling as an ocean dip
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GINGER ALE
Made of the finest Jamaica Ginger blended with genuine Caton Water.
There is a store in your neighborhood which supplies Caton.
Caton Spring Water Co.
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Ask about our Extra Pale & Dry Ginger Ale

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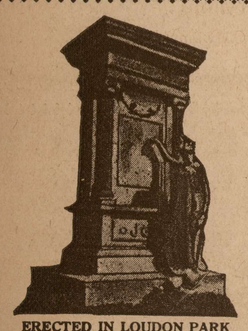

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Twenty Curls $15.00
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VICTORIES
that build
Firestone
The Mark of Quality
LEADERSHIP

Firestone Leads on Speedway with Five Record Breakers

When the race driver selects his tires he does so realizing that his life and chances for success depend upon them. It is significant that all of the ten money winners in the Indianapolis race were Firestone shod. Firestone, using gum-dipping and other special processes, has developed tires to such a high degree of efficiency that at Indianapolis, May 30th, the following drivers broke the world's record for 500 miles over this brick track, making many rounds at over 100 miles per hour.

Never before were tires put to such gruelling service, where it was necessary for every ounce of rubber and every fibre of fabric to work in perfect unison with every other part.

Driver	Time	Miles per hour
Joe Boyer—L. L. Corum	5:05:23:51	98.24
Earl Cooper	5:06:47:18	97.99
Jimmy Murphy	5:08:25:39	97.27
Harry Hartz	5:10:44:29	96.55
Bennett Hill	5:11:07:00	96.46

Leadership in Everyday Service

Millions of motorists are profiting by the lengthened service of Firestone tires. Scores of unsolicited testimonials emphasize the long mileage Firestone Gum-Dipped Cords deliver—which builds leadership in service, safety and economy.

Leadership on Cabs, Buses and Trucks

The largest taxicab companies in the five largest cities in the United States use Firestone Gum-Dipped Cords exclusively. One fleet alone, the Yellow Cab Co. of Chicago, uses over one-half million tire miles per day.

Firestone for years has been first to develop tires and rims complete which would meet the heavy trucking loads, great strains and demand for traction. By originating and carrying forward the Ship by Truck movement, and establishing Ship by Truck bureaus in all large cities, Firestone helped to speed up highway transportation and reduce costs.

Balloon Tire Leadership

Firestone's latest contribution to motoring is the low air pressure or Balloon Tire. This, the original full-size Balloon, was made practical by the special Firestone Gum-Dipping process, insulating every fibre of each cord, adding great strength and stamina. Firestone has also simplified the application of full-size Balloon tires to your present car by designing a special unit consisting of tires, tubes, rims and spokes applied by any dealer at a very low cost.

Leadership Against British Rubber Restriction Act

Attacking the unsound and uneconomic character of the British Rubber Restriction Act limiting the exportation of rubber from the Far East, Firestone was the one large tire manufacturer to take up the cause for the car owner. Soon after the agitation was started for America to produce rubber under its own control, the cost of crude rubber was reduced and tire prices brought back to normal.

Dealer Leadership Through Tire Quality and Service

Through Firestone dealers you can obtain organized service and the soundest values on the market, whether you need a Ford 30 x 3½ Fabric, a set of full-size Balloon Gum-Dipped Cords or a 10-inch truck tire.

MOST MILES PER DOLLAR
HENRY RECKORD
TOWSON SERVICE STATION
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AMERICA SHOULD PRODUCE ITS OWN RUBBER H. S. Firestone

MOSES KAHN OF OLD TOWN
"The Good Maker of Kahn's Good Klothes."
COR. GAY and EAST STREETS
"Your Good Money's Worth Or Your Good Money Back"

Don't Pay Two Prices For Your Clothing

"MOSE" LOOKS AFTER HIS PEOPLE'S INTEREST.

"MOSE" gives his people a new list of Suits and Trousers this week, and he wants them to notice how low he has made his prices. These lots represent a part of 'Mose's' good Stock of Summer Clothing. There's something for the workingman; something for the man who takes his outings and there's something for business and for dress wear.

It makes no difference what you want, you can find it here—anything in Men's and Young Men's Apparel—every good style in all the good materials rnd all sizes for leans and regulars and stouts—and when you get it here you are getting your good money's worth—the best clothing in the world — "Kahn's Good Klothes"— All "Mose's" own good make—best tailoring and best trimmings—and you get it with "Mose's" good guarantee that it shall give you satisfaction or you can come back and get your money.

Come To "Mose" and Get the Same Goods or Better For Half the Price

"MOSES KAHN OF OLD TOWN"

"MOSE'S" GIVES THEM FULL VALUE RECEIVED.

WHEN a man has been doing business in one place for thirty years and selling oonly one line of goods and grows as fast as "Mose" has, there must be something at the back of it.

And there is! It's "Mose" the man, as well as "Mose" the merchant, that figures in his wonderful business. His good name—his honor, his personality—all are woven into his clothing and he stakes his reputation on it.

His people know this and they have confidence in him and they trade with him because they know what they are getting and they know that "Mose" is their friend.

Yes, "Mose" is their friend—a friend to the great masses.

Take advantage of these low prices, "boys" and buy your your suit or trousers from "Mose."

"MOSE'S" GOOD SUITS

Men's and Young Men's 3-Piece Blue Serge Suits; English and conservative styles; just tthe thing for rhis hot weather $15.00

Men's and Young Men's Blue and Brown Pin Striped, Worsted Suits; nice goods; quarter lined, piped seams $17.50

Priestley's Best Quality Cavenette Mohair Suits (Mr. Priestley's guaranteed label on every on every suit); all sizes from 35 to 50, in men's and young men's English and conservative cuts; every suit made with reinforced front to hold shape. Only. $20.00

Young Men's Latest Model Single Breasted Cool Cassimere Suits; brown and blue checks and fancy mixtures and pin and pencil stripes. Mose's good tailoring. . . . $23.50

Men's and Young Men's Hard Faced Worsted Suits; blues, brown and grays; Moose's best workmanship $25.00

"MOSE'S" GOOD PANTS

Men's and Young Men's Best Cotton Worsted Pants; stripes and check patterns; dark and light shades $2.00

Men's and Young Men's Narrow and Wide White Pencil Striped Blue Cotton Worsted Pants $2.50

Meen's and Young Men's Worsted Pants; brown, blue and gray stripes and checks. $2.75

Men's and Young Men's Tweed Pants; light and dark brown and light and dark gray mixtures and herringbones $3.25

Men's and Yooung Men's Genuine Palm Beach Pants (guarantee label on every pair) brown, gray and slate colors $3.75

Men's and Young Men's Genuine Mohair Pants; all colors and all shades and all sizes from 30 to 50; will match your mohair coats. $4.00

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