INAUGURATION OF MIAMI PAY-UP WEEK, MAY 7 TO 12

PAY UP AND TEAR UP YOUR BILLS AND AID BUSINESS, MIAMI MERCHANTS URGE

logan for Next Week is "I'll Pay You, You Pay Him and He'll Pay Me;" Prompt Payment of Accounts When Due Means Establishment of Dependable Credit, Slogan for Next Week is "I'll Pay You, You Pay Him It is Pointed Out: Basis For Giving It Told.

NEXT Monday begins Miaml's "Pay Up Wook," the week especially set aside for the payment of bills past due and the settlement of old accounts. The stogan is "I'll pay you, you pay him, he'll pay me, and in that way start the oash rolling and make times. Start the eash rolling and make times

start the eash rolling and make times good."

This is an almost unanimous movement among too business men of the city and has the active backing of the business organizations. Prompt payment of grounts when due means the easth of the last start of a dependable credit and credit is a necessity to the man in business and to many of the house-folders of any community.

The question of the credit of any individual depends on many of the items that enter into his life and can be reckened from many angles, said W. J. Elton, manager of the Manni Hardware, Paint and Glass company yesterday. "But when it is all summed up, it all goes back to the "Three C's" and these 'three C's' are the 'three C's' and these 'three C's' are the 'three character, capacity and capital, and the groatest of these is character."

Mr. Elten said that when it comes to credit, character is an essential.

risks run in carrying credit accounts, and he added that the statement is true if we have a clear understanding of what success is. In order to give ideas of what success is, Mr. Elton went to his desk and took down a motto hanging in plain view which read:

motto hanging in plain view which read:

"For when the one Great Scorer comes "To write against your name, "To write against your name,"

"Ile writes not that you won or lost "hut how you played the game."

"That," said Mr. Filten, "is what I call success. The man who plays square, who makes good his word, who can be relied on."

Hogarding the second of the 'three C's' Mr. Elten said that the earning capacity of a man is often limited, not. by the size of the man, but by the circumstances which eften compel him to work along lines to which he is not suited, yet if he does the best circumstances will permit, he is a success, and the effort to make good, together with character will go farthen toward establishing a credit than anything cise.

RELATIVE to the third "C," Capital, he declared, is a big help to the follow who has character, but of little value when it comes to establishing a credit if the first of the C's is

ing a credit if the first of the C's is lacking.

In aregard to his own bushess, Mrg. Then said that he does a large credit-bushess, mostly with building contractors. In this bushess it is the usual practice to have a definite time fixed for payment of bills, which is usually upon the completion of delivery but sometimes on the campletion of the work. He said the law relative to lions gave dealers in his line certain guarantees, but for his own part he always relied on the man rather than on the law, and that he always almed to have a definite agreement with the contractor when and how payment was to be made and he expected him to live up to that agreement. Only building hardware, paint and glass, he said that it is becoming the provailing custom for payment to be made from time to time as the building progresses, the contractor paying the dealer as he collects off of the owner of the building, a kind of "Pay Up Week" as between the three, the principal of "f. pay you, you pay him and he pays me."

Mr. Elten said that in his line he re ched the general buying public mostly through house furnishings and garden and yard tools but that there is very little credit asked in these lines. He said that he had used every care in extending credit, whether the buyer is a contractor or a private individual buyer. Mr. Elten said that for the buyer there is also a procaution to be taken when establishing a credit and that is the precaution not to over buy just because he is not paying the bill at that time, for the pay day is sure to come, and if one overbuys he is apt to find it difficult, to meet his account when due.

A 5 to the arguments against a credit

S to the arguments against a credit A business, Mr. Elton said that there are burdens connected such as the keeping of records and accounts and the expense of making collections, Also in agrid times the credit system comes as a heavy burden on the dealer and is by him shifted onto the jobber and ultimately to the manufacturer, and when the scarcity of money becomes general, it often becomes a burden to all.

when the scarcity of money becomes a purden to all.

The denier will succeed in his business if he establishes a definite policy and lives strictly up to that policy. This is especially true as regards credit business and credit accounts in any business. Mr. Biton said that he recognized no excuse for failure to pay at the time set. He said he did not believe that the credit system was primarily intended for the individual buyer as much as for business generally. The individual has he semining capacity and usually a fixed income, and as he saw it orded is not a matter of individual requirement as much as it is dependent on particular circumstances.

"Pay'up week" should be every week, and if kept up will not be a burden, was the idea expressed by Mr. Eiton,

WHAT would happen to the compil-

S. BRNEST Philpitt said: "I regard is as a most excellent idea, and very necessary. In the first place, from the merchant's point of view, no

one the mining the business men of the celty and has the active backing of the business organizations. Prompt payment of acrounts when the means the business organizations. Prompt payment of acrounts when the means the catalaisthment of a dependable credit and credit is a necessity to the man in business and to inhary of the house is olders of any community.

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MR. PHILPITT said: "Some people have even been heard to romark that they owed a gertain merchant, but that he had plenty and was not

that they owed a gertain merchant, but that he had pienty and was not suffering for the money, therefore they were going to purchase something they thought they needed at the time, "Miami has just closed one of the most successful and prosperous seasons in its entire history, said Mr. Philipitt, which means that more money was left here upon the exit of the tourists, winter residents or northern capitalists or whatever we may call thom, than ever before, and the prosperity of Miami during the next six months depends upon the generosity of the all-the-year-round Miamian. It sis, the duty of every Miamian to pay upduring this pay-up week, making good his obligations to his neighbors, which will have a tendency to place more inconcy in circulation than can fully be realized from a surface view.

"In conclusion, while we have many, accounts which we hope we'll be able to collect during this piny, accounts which we hope we'll be able to collect during this time, yet we are going to show our faith in Miamians by offering special inducements to purchase during this pay-up week. We wish to go on record as saying that the average Miamian will heed this just appeal from the business world, and wipe out though indebtedness; thereby

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business of America should the wheels of credit cease to function for a single day? The answer is to be found in the fact that the entire circulating In the fact that the entire circulating medium in America is only a small per cent of that required to handle the business, and to stop credit would mean the wrecking of many business firms and heavy losses to all. B. S. Blodgetf, secretary of the Miami Credit Mon's association said yesterday that in his estimation, around 75 to 80 per cent of the business and around 30 per cent of the population do a regular credit business on at least part of their room.

In and the things we all strive for. Cut rate stores are the most notable exceptions that stick to a cash basis. Merchants all endeavor to 'develop regular oustomers (in other words repeaters) and credit accounts are a big factor in this development, as it is a known fact that a person having an account at a certain store will buy at that store more often than if he paid cash for each purchase, provided, of course, that satisfactory merchandis, and service are a part of the institution. Furthermore, the customer soon comes to feel that he is a part of the organization and that it is his or her store and friends are directed there. This is an indication of good will. A successful merchant, either large or small, is successful methant, either large or small, is successful methant.

small, is successful mostly as a result of the good will be has built up. Credit is a factor in building confidence and confidence creates good will. The factor that dredit is generally granted in most atbres and is generally granted in most the best evidence that its worth ig, recognited by both buyer and soller.

The merchant knows that by extending credit he cell increase his highers. The merchant knows that by extending credit he can increase his business but when his extends his credit he wants to know that there is a reasonable assurance that he will be able to realize on his accounts. This assurance is usually furnished by an asso

They Hopped Across U.S. to Pay Their Respects;

Lieutenants John A. MacRendy and Onkley G. Kelly, holders between them of seven world's air records, nunexed another ope Thursday when they crossed the continent without:a stop. It was the first time the country had been spanned by a non-stop flight, an achievement which took 26 hours and 40 spanned by a non-stop flight, an achievement which took 26 hours an minutes. The flight was from Rockaway Fleid, N. Y., to San Diego, Cal.

ciation among the retail merchants everywhere. In this city there is such an association known as, the Miami Credit Men's association. This organization meets usually every two weeks farm loan board. They included L. I. and is attended by merchants in the different lines of trade who do a credit Louisville, and T. F. Davis, New Orbustiers.

The organization is open to every one who desires to attend its meetings, said Mr. Blodgett. The attendance, according to Mr. Blodgett, ranged from a dozen to about 40 members.

INDICTMENTS FOR LYNCHING.
COLUMBIA, Mo., May 4.—Five indictments were returned this atternoon by the special grand jury investigating the lynching of a negro here last Sunday. The names of those indicted were suppressed pending their arrest,



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> SPECIAL TO THE HERALD OKEECHOBEE, Fla., May 4 .- Stock is being rapidly taken for the \$100,000

is being rapidly taken for the \$100,000 canning plant in Okeochobee. W. G. Stovall is the promoter, and is clated with the success with which he is meeting. W. J. Conners will be a heavy stockholder in the enterprise.

The Okeochobee Lumber company is the style of a new sawmill concern that has just completed a 20,000 capacity plant at Chauncey bay, and will put in another of like capacity at Lake Front. They will also put in an immense planing mill, at Okeochobee. The officers of the concern are W. G. Stovall, president; D. P. DeBerry, vice-president, and W. R. Gary, secretary and treasurer.

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W. R. Cary, cashier of the Bank of Okcechobec, say's that work on the new bank block will begin in the near future. Mr. Bowden adds that work is about ready to begin on his new garage block, and plans are being drawn for a 100-room hotel. The Sineath garage and filling station is going up repidly, the store room of Mr. Kinsey has been completed, the Primitive Raptist church is about finished, the home of Mr. McCarthy is about half finished, and other residences will be going up within the next few days. In fact, building is in progress on every hand, and no one lacks for work in Okcechobec. The town is: on a real boom and the future propects are bright beyond expression Truly is; the city living up foils adage, "We Are Building a City Here."

Well, why shouldn't France have a greater fleet of aircraft? She spends a greater part of her time up in the air.—Vancouver Sun.

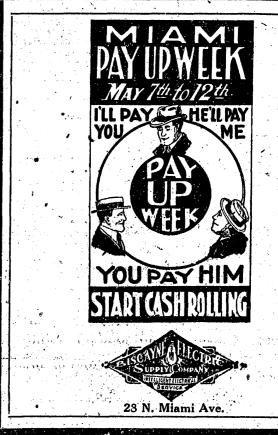
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Well, why shouldn't France have a greater fleet of aircraft? She spends a greater part of her time up in the air.—Vancouver Sun.

ON EXHIBITION TOUR OF U.S.

Queen Monasheny Will also Take Large Everglades Exhibit on Tour of States.

Queen Monasheay of the Seminole Indians in this domain, known among her paleface friends as Mrs. D. E. Rob-erts, is leaving Miami with a troupe of Seminole Indians for a tour





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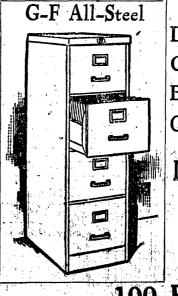
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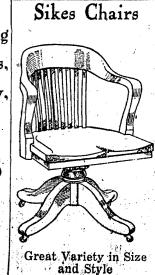
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