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THE CHELSEA TRIBUNE

TUESDAYS AND FRIDAYS

THIRTEENTH YEAR—NO. 22 CHELSEA, MICHIGAN, FRIDAY, NOVEMBER, 28, 1919. $1.50 THE YEAR

STORM PREDICTION BOSH

Universtiy Professor Says December Seventeenth Will Be Normal Day.

Prof. W. J. Hussey, director of the Detroit observatory and professor of astronomy at the University of Michigan, says that the 'big storm" prediction of Prof. Albert Porta, quoted in Tuesday's issue of the Tribune, is "all bosh."

Prof. Hussey says that December 17th will not be different from any other normal December day. Prof. Hussey admits having heard of Prof. Porta, but says he knows very little about him or where he is located. However, he emphatically declares the prediction as "all bosh and buncombe."

And the Tribune unqualifiedly agrees with Prof. Hussey—we expect to spend a Merry Christmas and a Happy New Year right here in little old Chelsea.

PINCKNEY FEELS AGGRIEVED.

If an article in the Pinckney Dispatch, headed "Hoodlums Invade Pinckney," is true, the whole responsibility for last Friday's riot in that town rests upon the Chelsea high school boys. The article declares that Chelsea boys started the whole trouble and that the boys even made threats before the game that they would not only win it, but would "clean-up" the town. Further, the article states that a Chelsea player deliberately struck Harlow Shehan, one of the Pinckney players, and "this was the beginning of an exhibition of fisticuffs that clearly demonstrated that scrappers on the Chelsea team were not equal to the job of cleaning up."

However, responsible citizens of this place, who have investigated the matter, tell a story that substantiates the article in Tuesday's issue of the Tribune, and it is said that warrants will be sworn for at least two Pinckneyites; one of the Shehan brothers and one, William Darrow. The latter is said to have left Pinckney early Saturday morning and his destination is unknown.

What puzzles us most is what the Pinckney officers were doing last Friday. No matter who was at fault, it seems to us that someone in authority should have stopped the whole row before it assumed such serious proportions.

LIMA TAXPAYERS.

I will be at the Lima town hall every Friday during the month of December; at the Dexter Savings bank on Saturday, December 27th, and at the Farmers & Merchants bank, Chelsea, on Saturday, January 3d, to receive Lima township taxes. Oscar Lindauer, Township Treas. 22t3

Phone us your news items, 190-W.

HOLMES & WALKER

Will There Be a Phonograph In Your House This Christmas?

Several leading makes sold at Holmes & Walker's—the "Sonora"—"Cheney"—"World"

Also Emerson Records. Here are some of the latest ones:—

1068 85¢	Oh! What a Pal Was Mary	Walter Scanlon
	Pretty Little Rainbow	Sterling Trio
1058 85¢	Daddy Longlegs	Sam Ash
	Let's Help the Irish Now	Irving Kaufman
1066 85¢	Uncle Josh and Aunt Mary Put Up the Kitchen Stove	
	Uncle Josh and Aunt Nancy's Courtship	
		Cal Stewart and Ada Jones
02036-x 85¢	Lakme-Bell Song	Eva Leoni
	Rigoletto-Caro Nome	Eva Leoni
02006-x 85¢	Humoresque (Violin)	Milan Lusk
	Meditation-Thais (Violin)	Milan Lusk

EARLY HOLIDAY BUYING

Will insure you a choice from a large and unbroken stock which we are now putting on display. Many new things are arriving each day and it will pay you to visit this store early to do your Christmas shopping. The west side of our store is filled with beautiful Holiday Goods.

Shop Earlier This Year!

FURNITURE HEADQUARTERS HERE

In Furniture and House Furnishing Goods we carry the largest lines. No trouble to show you what we have. And remember that we have Furniture for every room in the house.

STOVES AND RANGES TOO

See our line of Ranges, Airtight Heaters, Laundry Stoves, and Oil Heaters. In Furnaces we can sell you any kind you may want—Hot Air, Steam or Hot Water.

HOLMES & WALKER

"We Always Treat You Right"

-CASH GROCERY-

On or about December 1st we will have a stock of

Fresh Jersey Milk

in pint and quart bottles, at popular price, and solicit a share of your patronage.

JOHN FARRELL

"Walk Around the Corner and Save a Nickel"

Blind Man's Buff

NEIGHBORHOOD NEWS

Brief Items of Interest in Chelsea And Vicinity. From Nearby Towns and Localities.

HOWELL—Livingston county voted by a majority of 1,100 to bond for $600,000 to build good roads.

WEBBERVILLE—Fire Sunday evening destroyed the James Fraser building, occupied by Croope's restaurant.

SALINE—Mrs. T. P. Collins passed away at her home Tuesday evening, November 25, after an illness of several weeks.

DEXTER—Mrs. Eva Jewell, wife of Charles Jewell of Webster township, died Sunday, November 23, at the residence of Mr. and Mrs. Edward Litchfield of Detroit, after a lingering illness. The body was brought here and the funeral was held Wednesday afternoon.

MASON—The state highway department Tuesday met with the drain commissioners of Washtenaw, Jackson and Ingham counties to consider the Jackson protest against its assessment for the 20-mile Portage river drain, one of the longest in this section. Decision was reserved.

MANCHESTER—When neighbors of Henry VanRiper remembered that they had not seen him about the house since the day before, they entered the house to find the aged man lying unconscious on the floor. He had evidently arisen during the night and attempted to light a lamp. Dr. Scheurer ordered him sent to the University hospital in Ann Arbor, where he died at four o'clock Monday morning. A post mortum was held, showing that death was the result of hemorrhage of the brain.

"OH, OH, CINDY!"

"Oh, Oh, Cindy!", a causerie of music and fun, will be given under the auspices of the American Legion, December 18 and 19, at the Sylvan theatre here, according to an announcement made this week. The production will be staged under the personal direction of a professional producer, and will be for the benefit of Herbert J. McKune Post No. 31.

The leading musical and dramatic talent in Chelsea is to appear in the various roles and in the dances and choruses.

"Oh, Oh, Cindy!" is a musical production of the revue type. The libretto, music, costumes, etc., are the property of the John B. Rogers Producing company, and the show will be produced by a representative of that concern. The scenic equipment for the production is far more elaborate than that usually supplied for the ordinary amateur affair, and for splendor closely approaches the metropolitan offerings, we are told.

The local committee is headed by Hollis Freeman. V. L. Ogden is talent chairman, assisted by Donald Riley; Paul Maroney is property chairman, and Clare H. Fenn will have charge of the finances. G. W. Walworth is director of publicity.

WHY THE QUESTION MARK?

A friend recently sent us a copy of the Drumond (Mont.) News, and in glancing it over we ran across the following rather surprising news item, question mark and all:

"C. D. Livingston went to Butte, Tuesday night to meet Mrs. Livingston (?), who is on her way to California."

We don't know just what that question mark implies, but we know that an item like that published in the Tribune would spell trouble for us, and then some!

BEYOND HELL LIES PINCKNEY.

Just southwest of Pinckney village, and between that place and Chelsea, is a very wild and broken section of country familiarly known in that vicinity as "hell." And since last Friday's experience in Pinckney, some Chelsea people are quite sure that beyond hell lies Pinckney.

COUNTY "CO-OPS" BANQUET.

In Ann Arbor, Monday evening, upwards of 70 directors of the seven co-operative live stock shipping associations of the county held a banquet at the Y. M. C. A. building.

It was evident from the interest manifested at this meeting that the farmers of the county realize the responsibility of live stock marketing and with the idea of further developing the industry in this county, steps were taken to perfect a county organization. Latter it is expected that state and even a national organization will be made.

A committee of the following men was appointed to draw up a constitution and by-laws to govern the operation of the county association: Otto D. Luick of Chelsea; W. H. Every of Manchester; C. S. Calhoun of Dexter; Charles McCalla of Ann Arbor; Ed. Foster of Ypsilanti; Arthur Armbruster of Saline; Burns Spencer of Milan.

At the present time there are seven live stock shipping associations in Washtenaw county, including the one located at Milan. These associations constitute a membership of approximately 1,000 farmers. Reports of the auditing committees of these associations show that over a half million dollars worth of live stock will be shipped by these associations during the present year. The largest and most successful association is located at Chelsea.

MAKING THE CHRISTMAS LIST

Rack Your Brain, Count 'Em Again, to See That No One's Missed.

"There, of course, is Aunt Maria, Aunt Lizzie and Aunt Jane; they're pretty old, but have to go down on the list again; and Uncle Joe and Uncle Pete and good old Uncle Lem; I wish I really could decide just what I should give them. And Cousin Nell and Cousin Kate and Cousins Belle and Sue, and Cousin May and Cousin Madge must be remembered, too. And Cousin Sam and Cousin Bill, and Cousins Jack and Ned—I'm sure if I had any more I would go off my head.

"There's Grandma Smith and Grandpa Smith, Grandma and Grandpa Jones—what shall I get for folks who have rheumatics in their bones? There's pa and ma and Brother Hal, and Sisters Maud and Grace; before I get through I think I'll be in the crazy place. Now what can I give all the girls who always give to me? Gladys, Hannah and Hortense and Lulu—let me see, and Clementine and Rose and Pearl and half a dozen more—my gracious, I must make a trip through every shop and store.

And there is Frieda, housemaid girl, and Mary Ann, the cook—ere I forget I'll put their names right down now in my book. And, Oh! what shall I give to Will? Tee hee, what shall it be? I feel sure that a diamond ring he will present to me. He says he only wants a kiss, and maybe that is so, but how to hang it on a tree there is no way I know. A nice silk four-in-hand might do, with stripes of green and white; I know he wouldn't be like pa and say it was a fright.

"And now I think I'll go to bed and put aside my list; tomorrow I am sure to think of some one I have missed. I will be bankrupt when I buy the things from ties to muff—yes, Christmas comes but once a year, and, gracious! that's enough."—Brooklyn Standard Union.

Phone us your news items, 190-W.

PRECOCIOUS YPSILANTI YOUTH

Arrested Near Dexter Village, Tuesday Night, On Serious Charge.

Willie Barber is back in the county jail for the third time, and this time will be the last, officials say.

Barber was paroled for the second time to the farm of Maurice O'Brien, in Webster, about ten days ago, and last Friday he awoke the countryside with his escapades, first setting fire to the O'Brien woods and then robbing the home and fleeing. Prior to this affair, he had ben paroled to another farm, where he agitated the family by an attempted midnight escapade. Barber's original crime was the theft of a gold watch in Ypsilanti, but because of his youth, he was given another chance by the court.

Tuesday night, Willie was arrested for the third time by Deputy Fred Slayton of Dexter at the DeVine farm near that village. After his departure from the O'Brien farm, Willie secured employment on the DeVine farm where his identity was not known.

It is claimed Barber attacked a four-year old boy near Dexter, and his arrest and reimprisonment subsequently followed. The child whom Barber attacked is now under the care of a physician at Dexter, and his condition is said to be critical His name is being withheld at the request of his family, and in the meantime Barber awaits arraignment of the offense of twice breaking parole and also upon a more serious charge.

NEW USE FOR BIBLE.

If we search the Scriptures we will invariably find that which we want, as was well illustrated by a cablegram recently received by a man in England from his son, who had been with the army in Mesopotamia, but who was on his way home and wished to advise his parents of his homecoming at the smallest possible expense.

The message contained only three words: Two John Twelve."

At first the father did not understand them, but finally he took up the Bible and turned to the Second Epistle of St. John and read the 12th verse: "Having many things to write unto you, I would not write with paper and ink, but trust to come unto you and speak face to face, that our joy may be full."

Shop a little earlier this year!

WANT AND FOR SALE ADS

Five cents per line first time, 2½ cents per line each consecutive time. Minimum charge 15 cents. TRY A "LINER" AD when you have a want, or something for sale, to rent, lost, found, etc. The cost is trifling.

FOR SALE—New milch cow and calf. Geo. Nordman, phone 193-F13, Chelsea RFD 3. 22t3

FOR SALE—Thorough-bred Plymouth Rock cockerels. Phone 103-F3. 22t3

FURNITURE REPAIRING, cabinet work, upholstering, rebuilding and refinishing; go-cart wheels re-tired. E. P. Steiner, Steinbach Blk., West Middle St. 22tf

LOST—Nov. 21 near Chelsea, 35x4½ casing, tube and rim. Reward. F. A. Mayett, phone 75. 21t2

FOR SALE—Second-hand Peninsular steel range, $25; second-hand gas range, $18. Updike & Murphy, phone 66-W. 21t2

WANTED—General purpose horse, weight about 1,100. C. W. Saunders, phone 102-F21. 21t2

IMPROVE your Barred Rocks with a cockerel from an egg strain of 240 eggs a year. S. Stadel, phone 154-F14. 21t2

WANTED—Light house keeping rooms by young married couple. D. R., care Tribune. 21t3

FOR SALE—House and good barn, and 3 acres land, 785 S. Main St., Chelsea. Adam Alber. 21t3

WANTED—To hire good teamster, good pay. Charles Martin, phone 5-W, Chelsea. 20t3

SALE OR RENT—Small house and few acres ground 1½ miles from Chelsea. J. T. Woods. 20t3

ESTRAY—Hog, weight 200 lbs. or better; reward. Adam Eppler, telephone 86, Chelsea. 20t3

FOR SALE—Quanity new wine or cider kegs, 5 to 30 gal. sizes. Conrad Schanz. 9tf.

FOR SALE—Several desirable homes in Chelsea. Reuben Hieber, phone 187, Chelsea. 18t6

POULTRY WANTED—The Co-operative association is shipping every Tuesday. Notify G. W. Coe, manager, phone 237. 103tf

FOR SALE—Old newspapers for wrapping, shelves, etc. Large bundle only five cents at the Tribune office.

A MIGHTY FORCE

IS THAT INDOMITABLE WILL THAT SWEEPS A MAN ON—BLINDS HIM TO OBSTACLES—AND CARRIES HIM THROUGH IN ANY UNDERTAKING.

Exercise this tremendous power that is YOURS!

Determine that—regardless of circumstances—each week or each month will see credited to your Savings Account here an additional deposit.

Scoff, like Napoleon, at circumstances. Say, like him, "Circumstances? I MAKE circumstances!"

Also, get one of our little banks—ask about them.

THE KEMPF COMMERCIAL & SAVINGS BANK

Chelsea, Michigan

Member Federal Reserve Bank

Ford

THE UNIVERSAL CAR

The Ford One Ton Truck is a profitable "beast of burden" and surely has the "right of way" in every line of business activity. For all trucking purposes in the city and for all heavy work on the farm, the Ford One Ton Truck with its manganese bronze worm-drive and every other Ford merit of simplicity in design, strength in construction, economy in operation, low purchase price, stands head and shoulders above any other truck on the market. Drop in and let's talk it over and leave your order for one.

PALMER MOTOR SALES COMPANY

Chelsea, Michigan.

Saturday Specials

November 29th

Karo Corn Syrup, 1-2 gallon	45c
Pure Silver Leaf Lard per pound	33c
Henkel's Pancake Flour per pkg	10c
Red Hen Molasses, 2 1-2 lb. can	18c
Sweet Wrinkled Peas per can	15c
Yeast Foam, two packages	5c

Men's Shoes and Rubbers—See us before you buy

KEUSCH & FAHRNER

—The Pure Food Store—

Twice-a-Week Tribune — $1.50-a-Year

Send it to Friends for a Christmas Present

WHITE MAN

By GEORGE AGNEW CHAMBERLAIN

Author of "HOME," "THROUGH STAINED GLASS," "JOHN BOGARDUS," ETC.

(Copyright, 1919, by Bobbs-Merrill Co.)

WHITE MAN IS DEAF TO ANDREA'S PLEADINGS.

Andrea Pellor, handsome daughter of Lord Pellor, impecunious aristocrat, is doomed to marry an illiterate but wealthy middle-aged diamond mine owner. She disconsolately wanders from her hotel in South Africa and discovers an aviator about to fly from the beach. Impulsively, of course imagining that the trip will be merely a pleasant excursion, and a welcome relief from thoughts of her loveless marriage, she begs to be taken for a flight, although she does not know him. He somewhat unwillingly agrees, and they start. When she realizes her unknown aviator is not going back Andrea in desperation tries to choke him with one of her stockings. He thwarts her and they sail on into the very heart of Africa. Landing in an immense oasis, Andrea finds the natives all bow in worship to her mysterious companion. She is given a slave boy, "Bathtub," and the White Man sets about building a hut for her. Andrea is given a glimpse of the home which is to be hers, and wonders at its completeness.

CHAPTER III.—Continued.

—3—

"Tell your master that I shall come in ten minutes," she said, watched him go and closed the door after him. Then she turned and hurried to the little mirror on the wall. She flushed with anger as she looked at herself. The excitement coupled with the heat had made her forget her inappropriate garb.

She rehung the looking glass and looked around for implements of toilet. On the little table lay a comb and a single military brush, looking lonely without its mate. There were also a tin of powder, the common sprinkler variety that men use, a fresh bottle of dental lotion and a sealed box, proclaiming itself in loud type the container of the only perfect toothbrush.

"No! so bad," reflected Andrea, and went to work to make the best of what was already one of God's choicest creations. But when she had finished the wonderful result only angered her. The incongruity of sitting down thus garbed to an open-air camp dinner at half past five in the afternoon and face to face with a man in appropriate khaki, outraged her very accurate judgment as to what was fitting. Suddenly she remembered her cloak. She rushed to the door and called to Bathtub. He came on the run, received her orders and a moment later fetched the all-concealing garment, still warm from its sun bath. Andrea put it on, her bare shoulders shrinking from its hot touch.

Beneath the acacia gleamed the white table set for two. Near it sat the man, nursing patience with a cigarette as is the way of the waiting maid. He arose as Andrea drew near and threw his cigarette away. He was clothed in the full dress of the tropics—white mess jacket, black tie, white waistcoat, black trousers, silk hose and pumps. Clean shaven, hair well brushed, he had dotted the i's and crossed the t's of etiquette and stood for six feet of the best brand of unconscious gentleman.

Andrea stopped several paces away and gazed at him. Her eyes filled suddenly with tears and her heart swelled in the quick answer of the generous to the thoughtful. She drew near and said in a voice that trembled slightly, "You are considerate in all—little things."

She raised both hands to her throat, unhooked her cloak and let it slip from her shoulders. For an instant his eyes were those of a man of her

"Tell Your Master That I Shall Come in Ten Minutes."

own world. They swept over her as though they took the measure of her loveliness for the first time. They traveled with a flashing gaze from her soft hair to her flushed cheeks, down over her bare neck and into the fairy meshes of her filmy frock, and there they stopped with a jerk as though even in that moment he remembered that very short skirts and a truncated silk stocking might leave a serious gap in the all-too-frail defenses of modern modesty.

Then he came back in one swift upward sweep and met her own gaze, squarely, steadily. She drew a deep breath. Something sustaining had come into the white man's gray-blue eyes, something you could lean upon. He was suddenly not of her old world.

"I am afraid the soup is a little cold," he said as he stepped around to draw her chair for her.

The dinner was good beyond the cachet of mere gross appetite, and it was served with a rapidity and smoothness that would have done credit to the oldest of the Pellor butlers.

"Your servants are well trained," said Andrea.

"Each has little to do," said the man. "He must do it well. That, incidentally, is the secret of getting satisfactory work out of an African."

"Is it?" said Andrea absently. "I've always heard they were a shiftless lot and that a white man could do the work of ten niggers."

"So he can, ordinarily," answered the man, almost as absently, "but there are times when ten 'boys' picked 'boys'—" He stopped as if he were lost in some far reminiscence.

A silence fell to the end of the meal, which coincided with the sudden end of the tropic day.

The man spoke to the servants for the first time. They cleared the table, set it again with glasses and liqueurs, cigars, cigarettes and coffee, and moved it slightly to one side. Then, from the nearby hut, they brought out two cushioned wicker chairs, home-made but comfortable. Andrea sank into hers with a peculiar feeling of well-being mixed with suspense. The man sat down opposite her, the table within easy reach of both but not between them. Something swayed with a jerk above their heads. Andrea, startled, looked up just in time to see an enormous white disk unroll from its edges, letting fall in a circle around them a snowy mesh of bobbinet.

They, and all they needed for comfort, became enclosed in an insect-proof cage that swayed softly to the evening stir of air. The servants weighted down its edges with flat stones and then lit two acetylene lamps that stood outside on stands placed at right angles to the couple within the net so that the eyes of both were spared the glare.

The man poured coffee and liqueurs, lit Andrea's cigarette, chose a cigar for himself and sat down. During the coffee they eyed each other in silence, taking each other's measure. "It is too bad," he said finally, "that we can't take this hour for itself alone and drink together a cup of peace and stillness and comfort."

His words were half a question and it was so that Andrea understood them. She drew a deep sigh, shrugged her bare shoulders and turned squarely to her companion. "It is too bad," she said, repeating his words with bitter emphasis, "that I can't forget that on this night I lose everything that matters—too bad I can't brush catastrophe and ruin aside for the sake of a fool moon and a cigarette."

As she spoke, the man braced himself. "Everything that matters," he repeated. "Ruin! What have you lost that matters? Wherein have you been ruined?"

The girl stared at him, open-eyed. "You know who I am, what I stand for in my world, and how that world will make a chasm that I can never recross after this night and you can sit there and say it doesn't matter and ask where's the ruin?"

The man looked away from her tense face. "The things that matter," he said quietly, "are health—first of body and then of soul—honor that can stand alone, and the flame of an inner lamp. There is nothing else that really counts and you've lost none of these. As for *ruin*—" *He turned his eyes* back to her and in them was a gleam of quizzical challenge. "Shall I define ruin for you?"

"Please do," said Andrea, unsmiling.

"Ruin," said the man, "is burial. Whether it's Pompeii or an entire civilization lying under strata of a ten thousand years' stride of time—or an individual rotting under the sod of conventions, it's all one and the same thing. Routine is a tomb, and when you go so deep in its foul air that you can't keep burning the flame of that inner lamp I mentioned, why you're dead to every intent and every purpose. That, Andrea Pellor, is ruin."

He used her name without prefix, but without familiarity; simply as a corollary to his stark frankness. She realized this almost subconsciously. Her thoughts lingered on the substance of what he had said, but when she spoke she proved herself a woman. "Speaking of names, what is yours?" she asked.

"Mine? My name?" said the man, startled out of his role. He stared absently through and beyond her. "Why, I haven't any—now. Not that amounts to anything." His eyes came back to her. "Call me Mr. White Man as you have begun—just White Man when you feel genial, if you ever do."

"Well, Mr. White Man," said Andrea, with emphasis, "what you said about ruin didn't pass quite over my head. I believe you spoke with genuine sincerity and that, as you doubtless remember, is conversational bad taste. Somehow it didn't bore me, but do you really think that women are persuaded by words?"

The man dropped his eyes. "No," he said listlessly. "I don't. I know, but I had forgotten, that women are persuaded by love alone."

"What!" cried Andrea.

"Women," said the man, "know no conversion except through love."

"I have no interest whatever in your abstractions," said Andrea angrily. "I don't care what you think on any subject under the sun. At this moment there is only one thing that concerns me—only one." She turned from him, threw her bare arms across the table and dropped her face against them. "What is to become of me? What do I care about women? I care about myself, about Andrea Pellor."

"I am glad that you do," said the man, and added grimly, "If you cry, if you even start to cry, I shall go to bed."

Andrea threw back her head and turned her face toward him. "I am not crying," she said quietly, "and I will not."

Her anger had died and in its place had come into her eyes something terribly potent, the unforgettable look of a hunted thing at bay.

"I want to ask you," continued Andrea, "to implore you, to take me back. If not tonight, then tomorrow. Flying or on foot, if only we could start now. I will say that it has all been my fault, that you did nothing beyond what I asked you to do in bringing me with you, if only—if only you will take me back. Will you?"

The man clenched his teeth. "I would if I could. I've told you that already," he said almost in a whisper. Then his voice grew clearer and colder. "It would take eight days by any means at my disposal—eight days there and eight days back. I can't afford it and nothing would be saved or gained as far as you are concerned. It would only entail a loss I have no right to give."

His mood hardened Andrea's. "You mean that when it comes to choosing between my personal loss and yours, you see no reason to hesitate."

The man flushed under his tan and his eyes gleamed as though her words had given them new life. "Mine would not be a personal loss," he said. "I am not a loafer nor am I here for my pleasure."

"I see," said Andrea. "My life against the interests of your employer. Are you a foreman?"

He shrugged his shoulders and ignored the question. "Your life?" he said. "What are you worth, after all? The best specimen of woman in this camp represents an investment on the part of the husband of two pounds ten shillings—say three pounds at the most. Every girl child she bears and rears brings him a hundred per cent return, and in addition she keeps house, cooks, chops wood, totes water and tills his fields."

Again Andrea jerked him out of his role with her inconsequence. "What does tote mean?" she asked rather icily.

"To tote means to carry, fetch, lug, bear—"

"Thank you," she interrupted. "By the way, did you mean to measure me against that three-pound standard?"

"I did," said the man.

She threw out her arms in a gesture of disclosure and laughed. "To think," she said, "that it's only a few weeks since I was knocked down to the highest bidder at twenty thousand a year!"

"Not you," said the man quickly. "He wasn't buying you. You never even thought it. I happen to know him, perhaps better than you do, and I can assure you that the tinsel and the pomp he was bargaining for, innocent enough in themselves, would have become despicable and tainted by his possession."

He was silent for a moment; then, just as Andrea's lips were opening to a remark, he added, "I'm glad you brought him to my mind. The thought of him has freed me from my regret. You're here, I'm glad you are, and you shall stay. The only question is whether you are going to sulk or whether you will smile and accept the cure of the philosophy of contrasts."

"That's a new one," said Andrea.

"Not at all," replied the man. "The philosophy of contrasts is based on the idea that a rut and death are one and the same thing."

"You've missed your vocation, White Man," said Andrea flippantly. "You should get your pulpit and turn missionary to society."

"I've got the face of the earth for a pulpit," said the man easily, "and I couldn't do with less."

"I had suspected that there was something colossal about you," replied Andrea quickly, "and now I know it. It is your impertinent self-sufficiency—"

"You misunderstood me," interrupted the man, himself unmoved. "What I mean by that flamboyant statement was that no philosophy has ever lived except through example and one can't fulfill the creed of contrasts with less than the whole world for a playground."

"And has it never failed?"

His eyes wandered to the half-wrecked aeroplane. "Yes, it has failed—once."

"A case of 'physician cure'—" began Andrea and stopped. His eyes had swerved back to hers and the naked look of regret in them frightened her. "Well," she continued, glancing away hastily, "do you really want to—to convert me?"

He started in his chair and if he had been thinking of his personal troubles, promptly forgot them. Had it been merely a chance shot, he speculated, or was this young lady possessed of that rarest of virtues, a quirk of mischief in the face of adversity? "Women know no conversion except through love," were the exact words he had used. He recalled

"It's Only a Few Weeks Since I Was Knocked Down to the Highest Bidder."

them perfectly, and watching in silence a telltale flush rise from her bare neck into her hot cheeks, he perceived that she also remembered.

"Oh!" cried Andrea, "I think you are horrible."

"I haven't said anything," remonstrated the man.

"That's why," snapped Andrea. "You could have said something. You keep quiet and give a beastly significance—significance—"

He helped her out. "To a little joke," he finished and added quite gravely: "Be sure I shall do all in my power not to convert you."

CHAPTER IV.

The heat of the day had quite passed. Andrea felt of her arms. They were soft and cool. She laid them on the table and studied them as though she never had noticed them before. She was thinking that all her fright had died away. She was alone with a man, alone by over a hundred miles and yet—never had she felt less lonely, more secure. She threw up her head, turned to her companion with a smile and said, "I've decided not to sulk, White Man. Tell me what your philosophy will do for me if I give it a tryout."

The man drew a long breath of relief, examined the ash of his cigar and flicked it off. "First of all," he began, "it will lift a fever from you, the fever of hastening from one little thing to another. Look back and tell me if your memories aren't all stock varieties; I mean don't they all fall into set and dry classifications?"

"I understand," said Andrea. "You mean they are all chucked into about six bins like staples at a grocery."

He gave her a look of undisguised admiration. "I mean exactly that. My philosophy will give you the secret of the happy idle hour. Never again can a city or a great house quite smother you, for it will be in your power to sit spellbound, your eyes fixed ten thousand miles away on a girdle of high-peaked huts, or black women pounding millet, pot-bellied pickaninns at play, a blotch of bronze statues taking an hour off from pose and chanting the news of the hour."

"And an airplane," added Andrea, "trying to push two surprised huts out of the way."

The man made an impatient gesture. "There you go," he exclaimed, "pouncing, claws out, on the one personal element!"

"Why!" cried Andrea, eyes innocently wide. "What's personal about an airplane?"

He looked at her grimly and ignored the trap. "It will give you things to think about," he continued, "and when you have them you'll no longer be afraid of thought in itself, and when you are freed of that fear you will find that sincerity ceases to be conversational bad taste. It becomes rather a weapon, the only probe that can pierce the armor of individuals, for of course you know that every personality wears a shell, thick or thin, close-joined or loose."

She turned her eyes and looked him up and down fleetingly. "What else *will your philosophy do for me?*" she asked.

"What else?" he repeated. "It will make you gloriously independent—reduce you to the three elements of content—health, honor and an inner flame."

"Let's begin with the inner flame," she suggested. "It sounds mystic."

"But it isn't," he replied. "It's the most practical thing in the world. Ambition, illusion, youth, are a few of its commoner appellations, but the one that comes nearest to imprisoning it in a phrase is, breath of life."

Andrea studied him almost impatiently; inwardly she was rebelling tremendously at finding herself so continually interested by one who was even at the moment calmly doing her a great wrong. If he had spoken as didactically about his precious philosophy she would have found herself at once; but he hadn't. In that point more than in any other lay the charm—charm? Well, call it charm, anyway, of this unusual male.

Having thought the matter out with a view to hearing him browse some more, she said, "Can't you bring it a little nearer?"

"I'll try," he answered after a pause. "Breath of life is that quality which holds back a man from marrying for money and urges another to the desertion of wife and children because he's bored, that makes a preacher leap from the pricking pinnacle of dogma to the heart of the Red Light district and his own destruction, that leads the king-bull of the herd to impatient paths of lonely meditation. In short, it's the perpetual vigilance of self at the apparent risk of the soul."

"Sort of sublimated egoism," remarked Andrea.

"Selfishness, you mean?" He shook his head. "It's not even on that plane; it's so much over it that selfishness as a quality is merely one of the pebbles on the beach below it that the sea has been grinding down to uniform characteristics for a hundred years. Alive, it's a flame; dead, it doesn't even leave a corpse."

Andrea yawned. "Now honor," she said.

"Won't you talk a little?" said the man. "Defining is a great game and I don't want to hog all the fun. Speak for your class. What's honor?"

Andrea thought for a minute; then she smiled. "With women, it's keeping anywhere this side of the Rubicon." She paused.

"And with men?" he urged.

"With men it's the art of not getting caught."

"Capital!" he exclaimed.

"Yes," she murmured. "I thought you would like those answers." He stared at her, but she kept her face innocent of malice. "Now tell me what honor really is."

"I believe you could have told me," he answered, "except for the fact that your exceptionally good taste bars sincerity. It's what is left of morality when you're sure no one is looking."

Andrea stifled another yawn. "Some of the things you say," she gasped, "are almost clever enough for a book to read in bed."

"I beg your pardon. I'm sorry," said the man and clapped his hands loudly. A bundle under the tree, wrapped up head and all in a blanket, resolved itself into Bathtub rubbing sleep out of his eyes; arose, seized a rope on a pulley and hauled. The circular mosquito net rolled up from about the table.

"Will you go to your room and tell me if you have everything?" asked the man. "Everything necessary, I mean."

Andrea goes on a hunting trip.

(TO BE CONTINUED.)

A Whistler Anecdote.

A certain duke commissioned Whistler to paint his wife and infant son, the Marquis of Exe. Whistler began the painting, and after a while announced that no more sittings were required, and the finished work would be sent home in a few days. But days, weeks, months, years passed and the duke couldn't get his picture. Finally he caught Whistler in Pall Mall one afternoon and the painter said: "I find that one more sitting is necessary. If the duchess will bring the baby to my studio in Tite street some day next week—" "The duchess," said the duke, "will be most happy to give you another sitting. The baby, however, is in the guards."—San Francisco Argonaut.

Blunder Over Blunder.

It is a dangerous thing when you have let slip an unfortunate remark to try to cover up the blunder. Mrs. G. was talking with the wife of Judge H. about her son's choice of a profession. "I don't want him to be a lawyer," she said. "Why not?" asked the judge's wife. "I think there is nothing much finer than the legal profession for a bright boy." "Well," said Mrs. G. bluntly, "a lawyer has to tell so many lies." Then it dawned on her that she was talking to the wife of a lawyer, so she hastily added: "That is—er—to be a good lawyer."—Youth's Companion.

Playfellows for Jack Frost

When the first snow flies, children greet the big, fluttering flakes as if they were playfellows—banished and returned. The snow comes swirling down and the youngsters send up shouts of joy, meeting it with the same zest that awaits the first robin and the earliest flowers. They love the changing year in which every month has a new charm for them, and it is a pity that this frame of mind should ever change. They take all kinds of weather as a matter of course and, if dressed to be comfortable, will face rain or shine with equal cheerfulness.

Considering the advantages of keeping them in the open air for as many hours of the twenty-four as possible, the matter of winter clothes is to be considered with this idea in mind. No one doubts the tonic of the cold—it is required to produce hardy men and women—so the important thing is to dress the children to be comfortable while they are out of doors in freezing weather. Headwear, footwear and underthings must all be reckoned with, and, above all, the coat that forms the outer wall of the citadel when cold attacks.

There is nothing quite equal to natural skins to insure comfort in the coldest climates, but they are not needed elsewhere. Muskrat, squirrel, rabbit and other plentiful pelts are used for children's coats, but they are out of reach of the mother who believes in being conservative in expenditures for children. Even the lowly and plentiful rabbit's generous contribution of pelts hasn't brought down the high cost of fur coats; a little coat of rabbit skin sells for more than a hundred dollars. Fur fabrics and especially wool furs, make very warm coats and none of these textile furs are woven in patterns especially suited to children's wear. But the bulk of coats for coldest weather are made of heavy woolen materials and lined with close-woven but lighter wool fabrics or with other substantial linings. Chinchilla, astrachan and rough-surfaced woolens are warm and durable and corduroy is an attractive fabric that has the same virtues. The coat shown at the right of the two pictured is the type liked for everyday wear.

The little coat at the left is a dressy affair of velveteen made with blouse and skirt and has a wide cape collar and band cuffs of beaver plush. It is a handsome garment and the fabrics are sturdy and warm. Labor is the most expensive element in coats and a coat of this kind made at home will cost about half the price the shops must get for it. The heavy cloths for everyday wear are more difficult for the amateur to work with and it is doubtful that any saving worth while can be gained by attempting them at home.

Uses for Old Papers and Magazines.

Everyone knows that it has become worth the while of housewives in average circumstances to save the old newspapers, magazines and the like, and sell them to the junk man. The price paid for them is much higher than in prewar times. Before the war 80 per cent of the rags used for paper-making in this country were bought in Europe and brought here. At any rate *this is what the paper men tell us.* These rags not being available during the war, prices of paper began to soar. It is not likely that they will get back to their prewar level for many a year. In the meantime it is worth while, besides being good policy, for some member of the family to save and sell old papers, magazines and rags. If children undertake this work it helps to teach them thrift and orderliness.

Old newspapers and magazines may be used in other ways. It is said if they are immersed in water and rolled while wet, into tight balls, when dried out these balls make excellent fuel. It takes them some time to dry and this little industry ought to prove profitable to the enterprising small boy who undertakes it. The balls are used as a substitute for wood or coal, making a clean, bright fire. During the war children in the schools learned to make trench candles of old newspapers and paraffin. The papers were cut into four-inch strips and a number of strips rolled tightly together into fat candles. These were boiled for an hour in paraffin. They make a small and very hot flame and ought to prove useful in several ways. They promise well to help out in kindling any sort of fire.

Portieres made of bright-colored magazine covers are handsome. The covers are cut in strips and these strips are sloped off to points at the ends. Then they are rolled tightly around a heavy needle and dipped in clear shellac. This forms a long bead when the needle is withdrawn, and these beads are strung on twine, with glass beads between the paper ones, or beads of wood or metal instead of glass. The beads are in many beautiful colors and look like Venetian beads, except that they are long and pointed at the ends.

All garbage cans should be lined with old newspapers as soon as they are emptied. This keeps them from rusting and acquiring a bad odor. Bits of food and refuse from the kitchen and table should be drained of water or other liquid and wrapped in a paper before being placed in the garbage can. This is a handy way in which to handle garbage in cities, where people have no chickens or pigs to feed it to.

Housekeepers save themselves hard work by spreading down papers over clean floors on rainy days. The feet of the ice man usually need to be guarded against in this way and if a runner, linoleum or small rugs cover the porch or kitchen this newspaper protection will keep them good-looking much longer than they could otherwise be. Newspapers used as interlinings are said to provide much warmth in coverlids and they serve this purpose tacked over the walls of sheds and outhouses.

Julia Bottomley

A noticeable feature of the new lace is the absence of scallops which have given way to severely straight edges.

BIG AMOUNT OF BARRELED APPLES REACH MARKET EACH FALL IMPAIRED IN QUALITY

An Apple Sizer and Grader in Operation.

(Prepared by the United States Department of Agriculture.)

With a view to meeting the needs of apple growers in the East, middle West and elsewhere who have not placed their business on the most profitable basis, the bureau of markets has just published Farmers' Bulletin No. 1080, "Preparation of Barreled Apples for the Market." The apple crop in a majority of the states is shipped in barrels.

A large amount of the barreled fruit reaching the market each season is impaired in quality by being picked at the wrong stage of maturity, either too early or too late. The grower must realize that fruit is not ready to be picked when it clings to the spurs so tightly that the spurs are pulled out or broken. Furthermore, the color of fruit, which eventually turns red, is not always a reliable index, the intensity of the color being dependent upon the prevailing cloudiness or brightness of the weather. Whether or not the red color develops normally, a reliable indication of maturity is a ground color which, when the fruit is ready for picking, should be turning from clear green to a whitish green or greenish yellow. Yellow, green and russet varieties of apples are generally ready to pick when they have attained the proper size and the stems separate readily from the spurs. In picking apples, the stem should be separated from the spur either by giving the *fruit a slight rotating motion* combined with a sharp upward twist or by exerting a slight pressure with the thumb or forefinger at the joint of the stem and spur just as the fruit is pulled.

A variety of picking utensils are commented on in the bulletin, some of which are mentioned for special approval. In removing the crop it is generally advantageous to use both sacks and baskets, as the latter are especially convenient for gathering fruit near the ground, while the sacks can be used to advantage for ladder work, as the pickers have both hands free. The chief disadvantage of sacks is that their use involves a greater possibility of bruising the fruit. In emptying either the basket or the sack, care should be taken to avoid dropping the fruit. If a basket is used, it should be lowered to the bottom of the lug box or other receptacle and inverted gently. A certain type of sack is constructed *with a drop bottom, so that* the fruit can be emptied without bruising it.

Ladders Make or Mar.

Much efficiency in picking depends on the use of ladders of the proper type. Several varieties are in common use. Step-ladders are especially satisfactory for work in small trees and in picking from the lower branches of larger trees. The most desirable types are wide and flaring at the bottom, narrow at the top and supported with but one prop. As a rule, not enough consideration is given to the selection of ladders.

Where the crop is packed over tables that are moved about the orchard the packers usually carry the fruit in the picking utensil to the packing table. While it is common practice for the pickers to do this, it should be avoided by assigning certain members of the crew to this task. They should *also furnish the pickers with empty* receptacles as needed.

Use of Sorting Tables.

Two types of grading or sorting tables are used almost exclusively where the fruit is graded in the orchard, and they are used to a large extent in packing houses. These are the apron table and the canvas or burlap table. The apron table or a variation of this type is commonly used in all sections. The bed, which is slatted, so that trash *falls through it, is inclined, causing* the fruit as it is graded to roll to the lower end, where on opening a stop or drop it is lowered by means of an apron into the barrel. While work can be done rather rapidly with this table, it is not altogether satisfactory, as the fruit frequently crowds past the sorters and permits carelessness on their part. The canvas or burlap table is made with a piece of this material stretched over a rectangular frame, and is not fitted for running the fruit from the apron into the barrel. The apples must be sorted by hand into baskets in which they are lowered into barrels. The advantage of this is that all apples are subject to careful inspection.

Sizing machines for barrel apples are gaining popularity. They have been used in the Northwest for several years for sizing boxed apples, but operate on a different principle than that employed in barreled apple-sizing machines. At present sizing machines are being used quite extensively for barrel packing in all sections to meet the demand for apples of uniform size. The most common practice throughout the barrel apple sections is to separate the fruit into two standard sizes, 2½ to 2½ inches and 2½ inches and larger. There are a variety of machines employed to do this work, each featuring some distinctive mechanical device or sorting process. In general, any of these will size apples satisfactorily for barrel packing. In making a selection, the apple grower must determine which machine has a capacity proportionate to the size of his orchard and can be operated most economically. He should also look for one of simple design and free from features requiring too much adjustment, and should make sure that it will not bruise the fruit. The durability of the machine should also be considered. The various methods of feeding the fruit to the sizing machine should also be studied carefully, as it influences directly the total daily output and consequently the cost of operation. Only small machines can be operated by hand power. Some of the simplest types having a capacity of perhaps 100 barrels a day can be run in this way, but in most cases the gasoline engine or electric motor is preferable.

The apple grower raising any considerable *quantity of fruit should give* careful attention to the advantages of mechanical conveyors, which save much labor both in handling loose fruit and light packages.

Operation of Grading Laws.

The enactment of grading laws for apples is a comparatively recent development. The present federal law, known as the Sulzer law, took effect July 1, 1913, and at about the same time a number of states also passed laws. *For several seasons the state* laws have not been entirely successful in obtaining results desired. Many were enacted hurriedly, and most of them contained provisions not consistent with commercial practices. The degree of enforcement in different states has varied markedly. Furthermore, fruit from many of the states having these state laws frequently appears in the same markets and the use of identical grade terms having different meanings in different states has in a way defeated the purpose of the law. In spite of these objections, however, a state law that is practical in its specifications and intelligently enforced will carry with it many advantages.

The grower who feels the need of a packing house will find suggestions in the section of the bulletin devoted to designs of such buildings. Floor plans of various types are suggested.

One provides for an output of 200 barrels a day, and a second plan shows a house equipped with three grading machines having a total capacity of 1,200 barrels a day. A third plan provides for an output from two machines with a total capacity of 100 barrels a day.

Partial suggestions relating to hauling concludes the bulletin. As a large part of the barrel crop of the country is packed in the orchard, it is necessary to haul the packed fruit from two to fifteen miles. Under many conditions, especially where roads are favorable, motortrucks are best suited for this work. The farm wagon most commonly used is equipped with either an ordinary wagon bed or a three-pole frame, and has a capacity of 15 barrels. Both types of wagon should be equipped with springs, preferably bolster springs, for careful handling of the packed fruit is quite as important as care in the packing operations.

The Barker Luck

By A. W. PEACH

(Copyright, 1919, by the McClure Newspaper Syndicate.)

Rose Barker faced the issue bravely as she had faced other difficult problems in days past. Without any particular ability except willingness to work hard, she had won her way into the good will of the great real estate firm, and was about to enter on the new duties of the position, when the grave but kindly faced physician had told her the cause of the harassing pain in her side, and ended with a statement that involved the word "operation."

On the evening that the verdict had been given, her faithful and unobtrusive lover, Elmer Horton, who had worked in her old office came to see *her; and before she realized what he* was doing, in his quiet way he had drawn from her some of her fears and doubts. The steadfast love in his eyes—and they were not handsome eyes—may have been the cause.

"It's the Barker luck, Elmer," she said, smiling bravely. "Alone in this big, big world—"

"You forget me," he broke in, his steady eyes twinkling.

She choked an instinctive desire to *hug him. "You old dear, how faithful* and kind you have been to me; and you know I never can love you."

"Perhaps," he answered, smiling at her mood.

"Ah, I wonder!" Then her smile twisted a bit. "Well, I must have it done; but the money end of it—I'm poor as Job's turkey—was it Job's turkey? Hold on!" Her chin was quivering, but her eyes were smiling. "I have one thousand dollars after all. Did you know that?"

He professed great astonishment.

"Some one did love me enough to give me one thousand dollars." She hunted through an old wallet that evidently contained cherished treasures, and drew out a rumpled check." You remember old Mr. Pruit—"

"Do I? He used to sit and ramble on by the hour with you while I was only asking for five minutes to make love to you."

She shook her head warningly. "None of that. Well, I did try to be good to him. He was a little out of his head, you know. Just before his last sickness he came in and gave me this check with a great flourish. You know he always talked of having money. I'm glad he thought he had. Poor old tender-hearted man, the landlady told me the city had to bury him at its own expense." Her eyes shadowed.

He took the check quickly. The *writing was so erratic that it hardly* made sense. Clearly enough, it was the vagary of an unbalanced mind, yet it did represent a pleasant memory; and Horton sought to divert her mind from the last thought she had spoken.

She sensed his effort, however, and smiled back. "Elmer, it's the Barker luck; and I'm going to face it in the way father and mother did. Tomorrow I go to the hospital. I am going to let them do as they want to with me; and afterward—why, afterward—" She looked at him with stricken eyes. She knew that weeks must pass after the operation before she would be strong enough to take up work once more; and where was the money coming from to enable her to live as she should and grow strong during those weeks?

He took up the check in desperate fingers, stirred by the look in her eyes.

"Say, Rose Bee, indorse this check; an' I'll try to get it through. Perhaps the old chap did have this money!"

"What are you thinking about? That check is some old thing he had around. See how yellow it is! He was a little crazy. No, don't be foolish."

He held his fountain pen toward her.

"Indorse here, please," he said, directly.

"All right, sir," she assented, making a game of it.

He folded the check and placed it carefully in his pocket. Then he looked at her hungrily. "Rose, is there anything I can do?"

"Please don't look at me that way." She rose, her face white. "You have been so good to me, so faithful and kind—I wish I could reward you. He had risen, and she put her hands on his shoulders and looked into his eyes. "But I can't give you anything except my thanks. You might—send me a few flowers—if—good-by!"

His big heart could not speak through his slow mind. He said awkwardly: "I'll remember. And Rose Bee, remember that the Barker luck may take a turn. You know the old saying modernized—'It's a long lane that has no ash barrel!' So buck-up—and be of good cheer! Good-by!"

She smiled at his "modernized saying," because she knew he wished her to; but after he had gone she stood long in silence, and realizing as she never had before that the man who had gone carried with him a soul that, like gold, would wear brighter with the years.

When she awoke into a pain-filled, ether-scented world, the first glance of her sick eyes fell upon the flowers—his gift. The sight held and checked her sinking soul. She drifted away to sleep, anchored to a love that would not let her go.

When again she awoke, the smiling nurse said to her: "Here is a short note which I was told must be given you just as soon as possible. Would you like it now?"

Her blurred eyes read: "Dear Rose Bee—Your luck has turned. I took the check to a bank; they put it through for me; and the money came back! Old Pruit must have known his time was short, and thinking of your kindness to him in an unkind world, gave you all he had. He loved you. So do I, Elmer." And in a smaller envelope she found bills that totaled $500, and a note: "The rest you can have when you want it. I kept it in the bank."

The noises of her tumbling world died away into peace. It was the old man's gift, and there was nothing to do but accept it. It meant weeks in the country, strength regained, a new desire to live.

She secured a private room, special care, and spent two weeks in the hospital. Just once, Elmer came to see her. She found his quiet, whimsical ways very restful and enjoyable; and she asked him to come again. He failed to appear, sending a brief note that he could not get away from his work again; and then she remembered *how pale and tired he looked.* The thought worried her, his failure to come annoyed her, and in both failure and annoyance she made a new discovery of how much the awkward, big-hearted friend meant to her.

She went back to a village in the hills, and there began to regain rapidly the strength she needed for her work. Only one thing marred the happy days—the money he had sent her was about gone—surgeon's, nurse's, and the hospital bills had mounted up more rapidly than she thought, she reasoned; so she wrote him.

Mr. Stafford, in whose family she was staying, happened to be going to the city, and he volunteered to take the note in to Elmer.

Her first surprise came in the evening, when she was called into the front room of the house and found Elmer waiting. She went to him gladly, instinctively, and then paused, the thrill in her heart dying. She wanted to put her arms around his neck and tell him just how much he had been to her, but the look on his face arrested her. The same old hungry look of love was in his eyes, but his haggard face was lined and changed.

"Rose Bee, I have come to make a confession," he said tensely. "I didn't—er—there is no money—"

"What—what—what do you mean?"

"There isn't any more money," he re*peated desperately. "I knew the check* was no good; I didn't have the courage to take it to the bank. I borrowed from the firm—and—and I worked night and day to raise the rest and pay back some I borrowed. I knew you wouldn't take it—so I thought of this scheme of making believe the check was good. I—I—had to tell you. I couldn't get hold of any money to send you. Do you—hate me for it?"

From astonishment, amazement, to tender understanding she swept as she listened. At his last boyish question she laid her face against his shoulder and drew his arm about her. "Hate you, my dear, great-hearted boy," she said gently; "why, let me tell you what I have been learning these weeks—I love you!"

"Rose Bee!"

A hoarse cough broke the spell. Mr. Stafford stood in the doorway. "Say, if you young folks will forgive me, I want to tell you something. I talked with Horton, and he told me the story of the check. I'm a curious old cuss, and just for the fun of it, 'cause I could understand how Pruit loved this girl—I guess you do, too, Horton—I had my bankers telephone to that country bank the check was on, while I was in the city; and I just got home and I had to give you the news—that check just covers the balance old Pruit had in his country bank! Elmer should have tried to cash it, but I guess everything is all right now!"

Elmer looked at Rose Bee, and Rose Bee looked at Elmer, in the immortal speech of heart to heart; and then, as she kissed him, she announced, smiling through the mist in her eyes:

"Dear, the Barker luck has busted!"

In the Mesa Verde Region.

The Mesa Verde region, writes Arthur Chapman, has many attractions besides its ruins. It is a land of weird beauty. The canons which seam the mesa, and all of which lead toward the distant Mancos river, are, in many cases, replicas of the Grand Canon of the Colorado. While the summer days are warm, the nights are cool, and the visitor should bring plenty of wraps besides the clothing and shoes necessary for the work of climbing around among the trails. Little horseback riding can be done.

It is a country of active foot work, just as it was in the days of cliff dwellers themselves. But, when one has spent a few days among the cedars and jack pines of the Mesa Verde, well named "Green Table" by the Spaniards of early days, he becomes an enthusiast.

Talk in the Rhineland.

The confusion of tongues that the war has caused is hit off in the following conversation reported in an exchange: "When two Americans meet on the street of any Rhineland town this dialogue results: 'Bon jour, buddy; where were you gestern abend? 'Last evening? Why, I was schlafen.' 'Schlafen nix!' 'I hope to step in your mess kit if I wasn't schlafen. Where were you?' 'Schoinlade party, and s-o-m-e time—take it from me. Three frauleins — swell janes — beaucoup cognac, and piano spielen. Krank head dies morgen.' "—*Outlook*

Home-Made Christmas Presents

Pretty Gifts That You Can Make for Your Friends at Slight Expense

By JULIA BOTTOMLEY

Home-Made Toys

The perennial rag doll that appears *this year is made of any ribbed goods* —as a ribbed stocking—tinted pink. It is cut out by a pattern, sewed and stuffed with cotton. The face and hair are the result of red, black and white water color. The doll is then dressed up in blue cotton crepe and a blue stocking cap.

A ball made from scraps of velvet is a fine gift for a very little boy. It takes twelve pieces, measuring three inches across at their widest part to make it. They are sewed together, leaving an opening for stuffing with cotton, and the brighter the colors used the better.

Gifts Made of Paper

Among inexpensive gifts that are at the same time elegant and worth while there are many little convenient articles made of prettily colored, heavy paper. Telephone and laundry lists, small portfolios, envelopes in which to place memoranda, etc., are among them. Two articles made of bright blue mottled paper are shown in the picture. The envelope for recipes is made by folding a straight strip *of the paper into a pocket and flap.* The sides of the pocket are fastened down with little bows of blue ribbon and the flap is ornamented with a painted spray of flowers in pink. The lettering is done in black.

A long strip of the same paper folded over at each end carries one or more sheets of white paper on which a telephone list is to be written. Small white squares outlined with black ornament it and suggest that this is a man's list. It is tied with a bow of blue ribbon at the top.

Little Wall Pockets

Here are two pretty wall pockets to hang beside or on the dressing table, ready to hold whatever their owners choose to put in them. Disks of cardboard covered with gayly printed ribbon make the frivolous and dainty pocket at the left, and it is suspended by plain satin ribbon that ends in small bows at the sides. At the right two heart-shaped pieces of cardboard are covered smoothly with red satin and fastened together. The edges are finished with narrow puffing of ribbon, and the same ribbon serves to suspend the pocket. This smooth and matter-of-fact affair is evidently intended as a gift for a man. Two hearts with but a single pocket are quite meaningful. But one might use a diamond, a spade or even a club to make a similar pocket, and anyone of them will hold a deck of cards, score cards, pencils and such things, or pins, needles and thread for a bachelor.

A Novelty in Fans

Small palm-leaf fans, all decked out with pretty furbelows are among the novelties that have been brought out for Christmas gifts. These fans are first painted any desired color and then varnished. Then the edge is bound with ribbon having a picot edge or with gold or silver braid or other fancy binding. A spray of millinery flowers is tied against the handle, on one side of the fan, and the handle wound with ribbon that is tied in a bow below the flowers. Or flowers may be painted on the fan or made with sealing wax, as in the fan pictured here. This sample is bound with silver braid and has a long tassel of silver tinsel besides a ribbon bow on the handle. It is pretty in turquoise blue, rose color, red, etc., with ribbon and flowers in colors that harmonize, and is easy to make at home.

A Fad for Flowers

There is a fad for artificial flowers to be used instead of natural flowers for household decoration just now and every home-loving woman will be sure to enjoy a gift of this kind. Small garden roses, nasturtiums and chrysanthemums are great favorites and these particular flowers are cleverly made. They appear in baskets and vases as shown above and make a charming Christmas gift.

Pretty Gift Cushions

Cushions were never so numerous or so beautiful within the memory of the oldest gift seeker as they are now. They are made for chairs, window seats, lounges, couches and the floor, of all sorts of cheerful materials. Here is a handsome specimen in which brocaded and plain satin ribbon are used and embellished with satin-covered cord and a cluster of roses and leaves made of satin ribbon.

Christmas Slippers

At the top is a gay little pair of ribbon slippers for the young girl. In the center there are eiderdown bedroom slippers for any member of the family, and just below a pair of satin bootees for baby, lined with plush or eiderdown and bordered with fur. At the bottom is a pair of handsome bedroom slippers made of ribbon that will delight any woman.

Highway Improvement

ROAD BUILDING IS BOOMING

Steady Increase in Federal Aid Business in All Sections—Expenditures $300,000,000.

(Prepared by the United States Department of Agriculture.)

Since early in 1919 there has been a steady increase each month in the federal aid business in the bureau of public roads of the United States department of agriculture. States in all sections of the country are filing their projects and receiving allotments. The road-building era is in full swing, and it would seem that the end is not yet. All indications point to greater records in the months immediately to come.

Based on complete reports from 44 of the states cash expenditures on the rural roads and bridges of the United States for the calendar year 1918 amounted to $286,008,193. To this should be added the value of statute and convict labor, which cannot be fixed with any great degree of accuracy but probably amounted to not less than $14,000,000, thus making the grand total expenditures for the year $300,000,000. This total is made up of the actual expenditures for such items as labor, materials, supervision and administration directly connected with the construction, improvement and upkeep of public roads and bridges outside the limits of incorporated towns and cities, and does not include any item for sinking-fund payments or redemption and interest on road and bridge bonds.

The year 1918 offered an unprecedented condition in practically all lines of highway work. There was not only a tremendous increase and expansion in the amount of heavy truck traffic on public roads and an unprecedented shortage in regard to road materials, labor and ready funds, but also a decided increase in maintenance work, which was, however, partially offset by a decrease in the amount of new construction.

PLANS FOR GOOD ROAD DRAG

One Shown in Illustration Is Adapted for Localities Where Lumber Is Plentiful.

(Prepared by the United States Department of Agriculture.)

The design for a road drag shown in the illustration is adapted for localities in which sawed lumber may be readily obtained. In this design the runners are made of 2 or 2½-inch boards, 10 inches wide and from 6 to 8 feet long, re-enforced with other 2-inch boards of the same length, but only 6 inches in width. If more convenient, however, 4-inch runners without re-enforcing boards may be readily substituted for those shown. The method of framing the runners together is a modification of that used

Detail Drawing Showing Typical Construction of Road Drag Built of Sawed Lumber.

in connection with the split-log type of drag. In this case only two of the cross braces have their ends fitted into auger holes like rungs.

In fastening the draw-chain to a sawed-lumber drag, it is usually advisable to run both ends of the chain through holes in the front runner or else make the connections by means of eye or hook bolts, as shown. The reason for this is that the sawed cross braces are seldom sufficiently strong to withstand the pull of the chain when it is looped over them, as is frequently done when round timber crosspieces are used. If straight-grained pieces are used for the crosspieces, however, there is no apparent reason why one end of the chain might not be connected by looping it around the 2½-inch square crosspiece near the cutting end.

Highway Travel Increasing.

Highways travel by means of the passenger automobile increased greatly during the past summer, fully fifty per cent.

Must Have Good Roads.

It costs money to build a good road, but we have got to have them, as the experience of the past and the coming winter will demonstrate.

Hard on Weed Crop.

Fall disking is hard on the weed crop.

THE CHELSEA TRIBUNE
Ford Axtell, Editor and Prop.

Entered at the Postoffice at Chelsea, Michigan, as second-class matter.

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The Chelsea Tribune is mailed to any address in the United States at $1.50 the year, 75 cents for six months and 40 cents for three months.

TEACHERS ARE SCARCE.

The Saginaw east side school board has raised the minimum salary of teachers to $85 a month and will give a bonus of $100 for all instructors continuing through the year receiving less than $1,800. Conditions are becoming drastic. Twelve resignations have been received so far this year by the Saginaw east side school board.

It is said that the Detroit school board has asked Ypsilanti for the first 60 qualified teachers produced.

Subscribe for the Twice-a-Week Chelsea Tribune.

VICTIM D. J. & C. WRECK.

Leo C. Lavey of Pinckney, through his attorney, Richard D. Roche of Howell, has started suit in the Washtenaw county circuit court against the Detroit, Jackson and Chicago railway company, claiming damages to the amount of $10,000 for injuries alleged to have been received in a wreck on July 20, 1918, just west of Chelsea, while enroute home from Camp Custer.

As the result of the injuries received at that time Mr. Lavey claims he was discharged from the army in August of the same year as "physically unfit" for further service to his government.

Shop a little earlier this year!

Only a Cold.

Are you ill? is often answered "Oh! it's only a cold," as if a cold was a matter of little consequence, but people are beginning to learn that a common cold is a matter not to be trifled with, that some of the most serious diseases start with a cold. As soon as the first indication of a cold appears take Chamberlain's cough remedy. Remember that the sooner you get rid of your cold the less danger, and this remedy will help you throw it off. Adv.

LOCAL BREVITIES

Our Phone No. 190-W

Miss Norma Eisenman was home from Detroit over the week-end.

Miss Nellie Hall spent Thanksgiving in Detroit with Miss Ethel Taylor.

Regular meeting Olive Chapter O. E. S., Wednesday evening, December 3.

The Bay View Reading club will meet Monday evening with Mrs. S. A. Mapes.

Mrs. Robert Inskip and daughter Lois, of Ann Arbor, were in Chelsea, Saturday.

"Keep the Home Fires Burning" evidently isn't a popular song with the striking miners.

Miss Marie Purchase of Detroit was the guest of Mrs. N. F. Prudden the first of the week.

We'll say it takes a hustler to raise the dust in industry—especially with labor trying to tie it up.

Mrs. Donald Thomas and little daughter, Vera, left Monday for Erie, Pa., to visit her parents.

Mrs. Howard Holmes has returned from an extended visit at the home of her parents in Marion, Indiana.

Mrs. J. T. Woods left the first of the week for Pasadena, California, to spend the winter with her sister.

Speaking of strikes—the merchants dellvery system here went on a strike over a year ago and is still "out."

Dr. and Mrs. H. M. Armour spent Thanksgiving in Battle Creek at the home of Mr. and Mrs. Alvin Wade.

Marion McClure left this morning for Fowlerville, where he will be employed as linotype operator on the Review.

A progressive pedro party and dance will be given Monday evening, December 1st, by the I. O. O. F. and Rebekah lodges.

Mrs. Evelyn Russell and children spent Thanksgiving in Jonesville, at the home of her parents, Mr. and Mrs. W. B. Ewing.

Rev. P. W. Dierberger was in Detroit, Wednesday, to officiate at the funeral of Mrs. B. M. Burbank, formerly of this place.

Mrs. William Eckles and Mrs. Myron Willets, of Plymouth, were guests of Mrs. A. B. Clark the past week, returning home Sunday.

Dr. and Mrs. N. E. Phelps and family, Dr. S. Schultz and Miss Dorothy Bacon, of Coldwater, spent the week-end with Mr. and Mrs. Jabez Bacon.

Mr. and Mrs. William Merker left Wednesday for Chesaning to spend Thanksgiving at the home of the latter's brother, Martin Henne and family.

Mr. and Mrs. Ralph Pierce, daughter Margaret and son Kermit, of near Williamston, were the guests of Misses Mary and Alma Pierce over Sunday.

Mr. and Mrs. Ernest Musson of near Howell visited Chelsea relatives over the week-end. The latter's father, Dick Clark, accompanied them home for an extended visit.

A few years ago the cry of the workingman was for work enough to supply and insure "a full dinner pail." Now he still wants the full dinner pail without the work.

Mr. and Mrs. R. L. McCormick of Dayton, Ohio, are the parents of a daughter, born Sunday, November 16. Mrs. McCormick was formerly Miss Elise Feikert of this place.

We wonder how many heads of businesses in Chelsea can "get by" with six or even eight hours work? We'll say most of them are probably working 10 to 12 hours the day, and some even more than that.

A Chelsea man, who read the "storm prediction" story in Tuesday's Tribune and who had been fatting a big rooster for Christmas dinner, determined to play safe and killed the bird for Thanksgiving. He says "a bird under the belt is worth two in a blizzard."

A letter from Mrs. Amanda Whipple of Battle Creek, formerly of Chelsea and well known in this vicinity, asks us to thank her friends here for the postal card shower on her 86th birthday, November 21st. Mrs. Whipple is a subscriber to the Tribune and writes that it is a twice-a-week pleasure to her to read the old-home news.

How's This?

We offer one hundred dollars reward for any case of catarrh that cannot be cured by Hall's catarrh medicine.

Hall's catarrh medicine has been taken by catarrh sufferers for the past thirty five years, and has become known as the most reliable remedy for catarrh. Hall's catarrh medicine acts through the blood on the mucous surfaces, expelling the poison from the blood and healing the diseased portions.

After you have taken Hall's catarrh medicine for a short time you will see a great improvement in your general health. Start taking Hall's catarrh medicine at once and get rid of catarrh. Send for testimonials, free.

F. J. CHENEY & CO., Toledo, Ohio.
Sold by all Druggists, 75c. Adv.

MICKIE SAYS

Shop a little earlier this year!

Pay your subscription now; we can use the money.

Mr. and Mrs. Edward Vogel were in Ann Arbor, Sunday.

H. E. Fletcher has purchased the Lewis Mayer farm in Lima.

The S. P. I. will meet Monday evening with Mrs. Irwin Davis.

Mrs. Peter Guinan of Freedom is recovering from a serious illness.

Miss Gertrude Mapes is home from River Rouge for the Thanksgiving recess.

Miss Florence McKenzie of Ypsilanti spent Thanksgiving with Miss Ruth Brooks.

A. E. Winans was called to Seneca Falls, N. Y., Sunday night by the death of his uncle.

Mrs. Grover Frye and children, of Ann Arbor, visited relatives here Tuesday.

William Atkinson and family were the guests of Mr. and Mrs. Harry Love of Jackson for Thanksgiving.

Mr. and Mrs. A. E. Winans spent Thanksgiving in Detroit with their son, E. E. Winans and family.

Mrs. Charles Paul spent Thanksgiving at the home of her sister, Mrs. Emanuel Staebler, of Ann Arbor.

A. B. McClure of Bellevue, Ohio, is expected tomorrow for a week-end visit with his parents, Mr. and Mrs. George McClure.

Mrs. J. B. Cole visited her daughter, Mrs. W. A. BeGole, in Wayne, Monday. Mrs. BeGole had been seriously ill, but is now convalescing.

Mrs. Elizabeth Walz and daughter, Miss Grace, of Ypsilanti, spent their Thanksgiving with relatives and friends in Chelsea and vicinity.

A card from Herbert Paul and Paul Niehaus, mailed from Freelandsville, Indiana, says they are having a fine time. There has been no frost there. They expect to reach home Sunday.

Mr. and Mrs. George Nordman of Lima entertained at Thanksgiving dinner, Mr. and Mrs. Frank Nordman of Detroit, Mrs. Charles Bycraft and children of Ann Arbor, and Mr. and Mrs. Ed. Koch and children of Lima.

METHODIST CHURCH NOTES.

Sunday morning, "The Lost Christ." Bible school at 11:15. Epworth league at six o'clock—Topic, "Hints to Growing Christians, Bernice Prudden, leader. Sunday evening, "The Master Physician's Case."

THE BIRDS' CHRISTMAS TREE.

To make a birds' Christmas tree, take an evergreen, if possible, but any kind of tree will do if you tie sheaves of wheat, corn-stalks and evergreen branches all over it to make it dense. If it is a large tree, plant it securely in a partially protected place. A smaller tree can be put on the feeding shelf outside your window. Hang on it wire baskets filled with suet, boxes with fronts removed, containing nut meats, millet, sunflower-seeds, wheat, cracked corn, bread-crumbs, rolled oats, etc. Coconut shells cut in half and filled with dainties that the birds love can also be hung from the branches. Have several shelves on which place apples, lettuce, cabbage and vegetables.

In all cold districts, have at least one or two deep boxes almost filled with cotton where the half-frozen birds can find shelter and warmth. Many birds suffer from thirst during the winter. Heat a brick or large stone and place a pan of water on it.

This Means You.

When you get up with a bad taste in your mouth, a dull tired feeling, no relish for food and you are constipated, you may know that you need a dose of Chamberlain's tablets. They not only cause an agreeable movement of the bowels, but cleanse and invigorate the stomach and improve the digestion. Adv.

SHARON NEWSLETS.

Olga Heselschwerdt, daughter of Mr. and Mrs. Samuel Heselschwerdt, is ill with pneumonia.

Miss Hazel Dresselhouse was in Ann Arbor, Monday night, to hear the Detroit Symphony orchestra.

Beginning Sunday, revival meetings will be held at Rowe's corners. Rev. R. J. Kiefer of Columbus, Ohio, is the evangelist.

Mrs. S. Truex sustained a broken collar bone Friday night when the vehicle in which she and her husband were returning from Grass Lake was overturned near the Charles Jacobs place.

Randolph Cooke passed away at his home Friday. He had been in very feeble health for some time past. He was about 80 years of age. The funeral was held Monday; interment at the Center cemetery.

The following pupils were neither absent nor tardy for the month of November, in district No. 9: Laura, Ruth and Louis Washburne; Ethel and Edith Bruestle. Star spellers were Laura and Ruth Washburne and Ethel Bruestle. Edith and Ethel Bruestle were neither absent nor tardy for the term and Ruth Washburne received 100 for every spelling lesson during the term. The teacher and pupils had a Thanksgiving party Wednesday afternoon. Miss Hazel Dresselhouse is the teacher.

PRINCESS THEATRE

Beginning Saturday, November 29 the first show of each evening will begin at 6:30 p. m., and the second show at 8:00 o'clock

Saturday, November 29
MADLAINE TRAVERSE
in
"When Fate Decides"

Sunday, November 30
CONSTANCE TALMADGE
in
"Leffingwell's Boots."

Tuesday, December 2
MAE MURRAY
in
"What Am I Bid?"

Wednesday, December 3
(Special)
CHARLES CHAPLIN
in
"Sunnyside"
Also
FATTY ARBUCKLE
in
"His Wedding Night"

Thursday, December 4
JOHN BARRYMORE
in
"On the Quiet"

BUSINESS DIRECTORY

DR. H. M. ARMOUR
Veterinary Surgeon and Dentist
Succeeding Dr. L. A. Maze. Also general auctioneering. Phone No. 84, Chelsea, Mich. Residence, 143 East Middle street.

S. A. MAPES
Funeral Director
Calls answered promptly day or night Telephone No. 6.

C. C. LANE
Veterinary Surgeon and Dentist
Office at Martin's Livery Barn, Chelsea, Michigan.

CHELSEA CAMP No. 7338 M. W. A.
Meets 2d and 4th Friday evenings of each month. Insurance best by test. Herman J. Dancer, Clerk.

DETROIT UNITED LINES

Between Jackson, Chelsea, Ann Arbor Ypsilanti and Detroit
Eastern Standard Time—Effective October 26, 1919.

Limited Cars

For Detroit 8:45 a. m. and every two hours to 8:45 p. m.

For Jackson 9:11 a. m. and every two hours to 9:11 p. m.

Express Cars

Eastbound—7:34 a. m. and every two hours to 7:34 p. m.

Westbound—10:20 a. m. and every two hours to 10:20 p. m. Express cars make local stops west of Ann Arbor.

Local Cars

Eastbound—10:20 p. m. For Ypsilanti only, 11:50 p. m.

Westbound—8:20 a. m., 12:51 p. m.

Cars connect at Ypsilanti for Saline and at Wayne for Plymouth and Northville.

F. STAFFAN & SON
UNDERTAKERS
Established over fifty years
Phone 201 CHELSEA, Mich

PHOTOS FOR XMAS

A portrait of the Children will make a very acceptable present for many of your relatives and friends. Bring the kiddies when the light is good—9:30 a. m. to 2:30 p. m.

Make the appointment early

The McManus Studio

Jascha Heifetz
VIOLINIST
In the Choral Union Series
Hill Auditorium - Thur. Dec. 4

PROGRAM

I
Sonato, No. IV, in D major ..... Handel

II
Concerto, in D minor ..... Wieniawski

III
Ave Maria ..... Schubert-Wilhelmj
Menuetto ..... Mozart
Nocturne, in E minor ..... Chopin-Auer
Chorus of Dervishers (Etude)
March Orientale (Scherzo) ..... Beethoven-Auer

IV
On Wings of Song ..... Mendelssohn-Auer
La Ronde des Lutius ..... Bazzini
Piano accompaniment by Mr. Samuel Chotzinoff

A limited number of tickets still available at $1 and $1.50 each, at University School of Music, Ann Arbor.

Can You Beat This?

Pipeless Furnace installed in your home and all ready to kindle the fire for only - - **$125.00**

Call phone 66-W for particulars, or see—

UPDIKE & MURPHY
N. Main St. Chelsea, Mich.

AUCTION

Having sold my farm I will sell all my personal property at auction on the premises, ½ mile northwest of Chelsea, commencing at 1 p. m. on

Thursday, December 4th, 1919

1 horse 14 yrs old; half-blood Jersey cow due in Feb.; full-blood Jersey cow due in March; yearling Durham bull; 28 Black Top ewes; Shropshire buck; 28 feeding lambs; 75 chickens; 3 geese.

Sterling loader, Sterling side rake, Deering mower, 2-horse cultivator, 1-horse cultivator, spring drag, spike drag, Gale plow, slush scraper, ditch scraper, clover seed buncher, DeLaval separator, grain drill, wagon, buggies, cutter, sleighs, harness, chains, etc.

15 tons timothy hay, 300 bu. corn, 250 bu. oats, 6 acres shredded corn stalks.

Usual terms of sale.

JOHN FRYMUTH
E. W. DANIELS, Auctioneer OTTO D. LUICK, Clerk

Collars to Fit and Suit Every Neck

WE ask you to buy your collars of us because we guarantee to please you.

We carry on hand all the usually worn sizes and styles.

We also keep right up to the minute on latest wrinkles in collars.

We expect to win your patronage because we can entirely satisfy you in fit and style.

HERMAN J. DANCER

Report of the Condition of the Farmers & Merchants Bank

At Chelsea, Michigan, at the close of business Nov. 17th, 1919, as called for by the Commissioner of the Banking Department:

RESOURCES

	Commercial	Savings	
Loans and Discounts, viz.—			
Secured by collateral	$ 16,619 50	$ 12,160 00	
Unsecured	113,764 73	19,500 00	
Customers' liability account of acceptances			
Items in transit	715 14		
Totals	$131,099 67	$ 31,660 00	$162,749 67
Bonds, Mortgages and Securities, viz.—			
Real Estate Mortgages		180,463 75	
Municipal Bonds in office		77,442 75	
U. S. Bonds and Certificates of indebtedness in office	23,000 00		
War Savings and Thrift Stamps		298 40	
Other Bonds	11,810 22	64,044 00	
Totals	34,810 22	322,248 90	$357,729 12
Reserves, etc.—			
Due from Federal Reserve Bank	14,000 00	14,000 00	
Due from Banks in Reserve Cities	28,927 67		
U. S. Bonds and Cert. of Indebtedness carried as legal reserve		101,950 00	
Exchanges for Clearing House	917 75		
Currency	3,500 00	3,500 00	
Gold Coin	27 50	870 00	
Silver Coin	1,312 70	390 00	
Nickels and Cents	469 29	19 08	
Totals	49,355 61	120,729 08	$170,082 89
Combined Accounts, etc.—			
Overdrafts			1,042 39
Banking House			2,800 00
Furniture and Fixtures			Charged Off
Outside checks and other cash items			82 14
Stock of Federal Reserve Bank			1,500 00
Total			$705,936 21

LIABILITIES

Capital Stock paid in		25,000 00
Surplus Fund		25,000 00
Undivided profits, net		12,619 60
Dividends unpaid		
Commercial Deposits, etc.—		
Commercial Deposits subject to check	$158,594 93	
Certified Checks		
Cashier's Checks	3,363 90	
U. S. Government Deposits		
Total		$162,249 83
Savings Deposits, etc.—		
Book Accounts—subject to Savings By-Laws	424,237 96	
Certificates of Deposit—subject to Savings By-Laws	50,920 09	
Total		$475,257 96
Bills Payable		
Total		$705,936 21

State of Michigan, County of Washtenaw, ss.

I, Paul G. Schaible, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

PAUL G. SCHAIBLE, Cashier.

Subscribed and sworn to before me this 22d day of Novemember, 1919.
John B. Cole, Notary Public.
My commission expires Sept. 16, 1923.

Correct—Attest: John Kalmbach, C. Lehman, O. C. Burkhart, Directors.

Report of the condition of

THE KEMPF COMMERCIAL AND SAVINGS BANK

At Chelsea, Michigan, at the close of business November 17, 1919, as called for by the Commissioner of the Banking Department:

RESOURCES

	Commercial	Savings	
Loans and Discounts, viz.;			
Secured by collateral		$108,283.87	
Unsecured	$198,410.20		
Items in transit	19,440.45		
Totals	$217,850.65	$108,283.87	$326,134.52
Bonds, Mortgages and Securities, viz.;			
Real estate mortgages	$ 14,360.79	$176,094.12	
Municipal bonds in office	700.00	33,365.54	
U. S. bonds and certificates of indebtedness in office	57,850.00	100,040.00	
Other bonds	7,000.00	45,499.99	
Totals	$ 79,910.79	$354,999.65	$434,910.44
Reserves, viz.;			
Due from Federal Reserve bank	$ 26,818.27	$ 9,733.79	
Due from banks in reserve cities	21,916.26	23,122.83	
Exchanges for clearing house	4,169.84		
Currency	5,100.00	5,000.00	
Gold coin	37.50	1,000.00	
Silver coin	343.35	500.00	
Nickels and cents	184.45		
Totals	$ 58,569.67	$ 39,356.62	$ 97,926.29
Combined accounts, viz.;			
Overdrafts			$ 476.94
Banking house			14,000.00
Furniture and fixtures			4,750.00
Other real estate			1,763.18
Stock of Fedral Reserve bank			2,400.00
Other assets—customers bonds for safekeeping			80,350.00
Total			$962,711.37

LIABILITIES

Capital stock paid in		$ 40,000.00
Surplus fund		40,000.00
Undivided profits, net		30,287.09
Commercial deposits, viz.;		
Commercial deposits subject to check	$253,510.11	
Cashier's checks	237.26	
U. S. Government deposits	19,622.18	
Time commercial certificates of deposit	34,629.95	
Total		$307,999.50
Savings deposits, viz.;		
Book accounts—subject to savings by-laws	$419,998.16	
Certificates of deposit—subject to savings by-laws	44,076.62	
Total		$464,074.78
Bonds borrowed		80,350.00
Total		$962,711.37

State of Michigan, County of Washtenaw, ss.

I, John L. Fletcher, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

John L. Fletcher, Cashier.

Subscribed and sworn to before me this 22d day of November, 1919.
D. L. Rogers, Notary Public.
My commission expires April 16, 1923.

Correct attest: H. S. Holmes, Otto D. Luick, D. E. Beach, Directors.