A NEIGHBOURLY NOVEL by GRACE 8. RICHMOND

tince I was a boy-my father's before me. The stone's a cairngorm-there's nothing more escentially Scottish that I could give you. There's our clan insignia inside. Have it made small enough to wear-will you?-and wear it for me? To me it means more than the platinum and diamonds I can't afford to give you-yet."

"It will mean more to meever so much more." She peeped at it, and say its richmess and odd beauty; she shut it tight into her palm again. She was glad-so glad-to have it!

"I love you! . . . God keep you safe for me."

It was even harder than she had thought to let them go. It was hard for Carmichael Mackay as well, as she could see by the look on his rugged face -an over-stern look lest he betray his sense of loss.

"Gordie, lad-God keep ye. I'll not forget-you'll not for-

"Never, father. When I come back I'll stop for a real visit with you, in the old places."

It was the father who had his last word, but it was Jo who had his last look. Then Doctor Mackay marched her down the long dusky spaces of the pier, and put her into her taxicab.

"This I'll say to you, my dear, as I said to him-I'm pleased-well pleased-with Gordie's choice. And he'll be a good husband to you. Like the rest of us he's far from pairfeet, he has a good bit of stubbernness in him-ye'll find that out. But truth and honor are in him-that I know."

"I know, too, Doctor Mackay. . . . I wish you were coming with me."

He shook his head. "From here it's just an easy walk to my quarters. I'm used to my walk every day to keep my brain clear. I like to go along your American streets and see -what I see. And I'm best alone just now. And so are you . . . There are times when speech is-deeficult."

Making her way through the erowd in the great spaces of the Grand Central Terminal, she was suddenly clutched by an eager hand. Looking round she saw the smiling ruddy countenance of Norah O'Grady. All ir her best-an amusing best to some eyes, but to Jo the garb of a good friend and therefore charming in its efforts to express fitness for travelling. Norah's rush of greeting was heart warming.

"I had to stop ve. Miss Jenney. If ye could know the impty place ye left at Cherry House! I came down to help Mrs. Chase pack her things at the place they lived here in the city, and it's God's kindness that I happened on ve here. Faith, but ye're lookin' wondenful."

"So are you, Mrs. O'Grady. I'm so glad to see you again-I've missed you all so much, I wish I had time to stop and talk an hour with you-I'd love it. My train leaves in six minutes I came down to see Mr. Mackay and my brother off for South Africa."

"The saints be with thim! I've heard all about that you're roin' to marry Mr. Mackay whin he comes back, Himsilf's the foinest man I over knewbut none too good for ye. Miss. Jenney, My heart! but things have changed since ve told me ye was coin' to be a faseinatin'

The affectionate mirth in the twinkling Irish eyes brought response to Jo's own. "That was a fearful boast, wasn't

"But ye did it. I didn't Farms Coming Back

From the Kansas City Star. Farm land is now selling below its An old law of physics is that action is equal to reaction. The same rule generally applies to values. After an infla tion there is always a depression be-fore stability is reached. Land can now be pur-hased below its productive value. This condition can not

Foreciosures have been reduced Most of the distressed hand has come into the possession of those who held the mortgages or has im-

"It's an old ring I've had I think ye could, not even such a young lady as ye. Not when ye was onct in a unyform." "Fate did it-and you, Mrs.

O'Grady."

"Fate-an' yer lovely face -an' yer beautiful mannersan' the way ye carried yer head. The uniform e'uldn't stay on such as Miss Jenney." "You're a sweet flatterer, Mrs. O'Grady. . . . Tell me, how is Doctor Chase?"

"The same-an' not the same. He plays with the children now. Before he used not to see thim, he was thinkin' of his own troubles so intintly. They're good for him-the little dears. An' Mrs. Chase is the angel she always was."

"And always will be. Oh, J wish I didn't have to go, I want so much to hear everything about them. Please give my love to Doctor and Mrs Chase and the blessed chil

"I'll do that. I told her one day about Miss Jenney's sayin' she meant to be a fascinatin' servant-I wanted to cheer her, she was lookin' se tired an' a bit down-hearted She laughed that pretty laugh o' hers, an' says she: "That's just the word for her, Mrs. O'Grady. Next time I see her I'll tell her so. We're all servants, in a way-of somebody,' says she. 'But we're not all fascinatin' ones.' 'It's right ye are,' says I. 'Bein' that's not so aisy.""

"Mrs. O'Grady, I want to tell you a secret-and then I must run." Jo held tight the plump hand in its cotton glove and smiled into the loval blue eyes. She bent to whisper it in the ear under the bright red hair: "You're one yourself Goodbye-and good

She had to make a dash through the gate and down the long platform, the last of several almost belated passengers. But it had been worth stopping to see and hear Norah O'Grady again. As she sat with a crowd of memories rushing through her mind, in the train bearing her back to her work, she was thinking that a life which brought such contacts as those with the Chases and the Mackays wouldn't after all be quite complete without those with the O'Grady's of this in teresting world.

THE END.

Triumphs of Thrift

A railroad co-operative buildin and loan association in New York City, with 70,000 members, has received returns from a questionnair that are interesting and highly fav orable to the habit of thrift. Origin ally the association was exclusively for New York Central railroad em ployes. Now more than 5 per cent of its members are not railroad

Contrary to the popular notion that people form habits of system atic saving only toward middl life, it is shown to be a fact that majority of this organization begasaving when between 20 and 3 years old. Only 15 per cent post poned saving until they were 40. The average saving was between 10 and 35 per cent., with some savin as much as 75 per cent. of the earnings. Saving is, so to speak, cumulative habit, that is, one whice impels people to save more and more as the years pass. Once a per son learns what an increase interes brings to them, and how pleasant ! is to have his own money earning money for him, the desire to sav increases. It is safe to say that those now saving 75 per cent. o their incomes did not increas their living expenses with each in crease in their wages or salaries. In 1927 there was an increase of 51,234 in the membership of Ne York building and loan association who increased their assets \$51,826. 472. One member volunteered to sa answering the questionnaire "Money spent is gone for good money saved is a joy forever." It i indeed that, and an ever-presen comfort. We have never met a mar or woman who regretted getting th

saving habit. HIS LOW TASTE From Allston Recorder, Mrs. Newrich-Oh, George, whs

George-I ran into a freight train with my new roadster.

Mrs. Newrich—And with all ou money! Couldn't you have hit th Twentieth Century?

proved in earning capacity until tl owner holds an increased equity.

The Federal Land bank in Wich ita is selling farms. Until July 3 of this year 1.82 per cent. of tota loans were foreclosed during 1 years of business. On that date the investment in lands acquired through foreclosure was .86 pe

During the last month the Federa Land bank in St. Louis has had 300 inquiries about Missouri farms. year ago during the same period there were less than 30 inquiries Similar conditions confront other agencies which have leaned money

Jumping Meridians

By LINTON WELLS and NELS LEROY JORGENSEN

'Come in, Austin!" the girl cried, a little trill in her voice. Possibly you can be helpful. I've just been demanding of Jimmy what he has to offer; and he tells me that he has acquaintances in Port Said or Hongkong, or some such awful places. Won't you help me convince him?"

Jimmy's frown deepened. As he told himself, he was quite undisciplined in the etiquette of such occasions; but Austin Rogers' intrusion seemed more than merely out of place; it was infuriating. And that Frances should encourage itshould even carry on the subject before him-!

His fists clenched. There was only one way he had of dealing iwth such a situation; and that way, he reminded himself, was distinctly out of place here. It was a too great familiarity with the methods involving fists and strength, perhaps, which was placing him at a loss this very minute.

Rogers lighted a cigaret with insolent coolness. "What he had to offer?" he repeated. "In what market?"

"Any market!" Jimmy interposed quickly. "I have just asked Miss Lassiter to marry me; but apparently my credentials are rather shopworn."

"An estimable idea," mused Rogers. "Estimable! I think I've begged the honor myself once or twice haven't I, Frances? You know, Brandon, Frances is really worth quite

"What would you suggest?" demanded Jimmy, stiffening: and with the words, told himself that it would be too much to hope that this man had meant his suggestion literally. There was, somehow, an undercurrent of understanding between these two which he was beginning to sense and to re-

But the young clubman was shrugging again, with the easeful continental manner which was his affectation. "I can't suggest," he evaded. "Suppose each of us lays our possibilities at her feet?"

"I have already done that," Jimmy retorted. Somehow, even an illusion to the love he held in his heart seemed sacrilege in the sneering, synical presence of Austin Rogers. The latter was too disillusioned, too subtly certain of himself and sneeringly contemptuous of all else. His very manner betokened a confidence that Frances was his when he willed it.

"Jimmy's offered a profound acquaintance with the well known world," Frances put in. She seemed almost to be enjoying the scene. "I don't know what I should do with it, really. And you, Austin? Don't tell me that your possibilities are limited to an introluction to the Sultan of Timbuctoo-or whatever it is that "vles Timbuctoo!"

Rogers looked up speculaively at his rival, his eyes narrow and coldly appraising, his lips just faintly smiling as he flicked the ash off his eigaret into the bronze urn by his side. "I'll offer," he said quietly, dowly, "everything that Mr. Brandon offers-and then some more. The world?" He shrugged. "I stopped playing with tin soldiers years ago: iside from London, Paris and the Riviera, the world's a closed book to me. But I think have the key that will open

he book." He waited. Jimmy stood ilent for a moment. He did not at all like the turn that the conversation had taken; it frustrated him, left him almost helpless and completely at a oss. Frances-and she didn't tnow love any better than he. o toy with it so frivously when

n lands and gained title to them. The tremendous crops of both heat and corn, supplemented by ales of all classes of livestock at uigher prices than ever prevailed in ime of peace will result in surplus unds for investment.

Land values are usually estabshed by local purchasers. A defitiency in income has prevented nany many farmers from purchasng adjoining acres in recent years. lthough they thoroughly apprecated that values were too fany who have been worried by lebts which have been liquidated re now potential purchasers. With a continual increase in popit was offered.

There had been a tone in Roger's voice that was nothing less than a direct challenge. Money, he had intimated, would open for him every door. Could it? Money, Jimmy Brandon had never had, to any

amount. But why must its sordidness enter here? Did Frances know what her frivolity was doing? Why should Roger's millions be pitted against him? Could not Frances choose? If she must choose between them thus openly, why couldn't she make her choice

and have done? Yet . . . He looked at her again, hesitantly. She was lovely. As Rogers had said, worth any fight. She was everything that the long, hard years had made him hungry fer: beauty and youth, soft things and subtle allure-another world that was not his world, And Rogers' wealth

stood between them. Suddenly Jimmy Brandon straightened and his gray eyes brightened with a new thought. Money! But there was something else! He swung on the

"This is beyond me, Frances -all of it," he said. "Yet Rogers has given me an idea, at that. I can't talk about money; I'm always able to get all I want, and I fancy I can continue. But for the rest-suppose I came to you with fame? Suppose I made the world sit up and watch while I showed what I know about the old globe?"

Frances looked puzzled. Rogers drew a long inhalation from his cigaret and waited with mild interest.

"Fame?" repeated the girl. "What-what kind?"

"Does it matter-so long as it's fame? You've scoffed at my knowledge of the world. Regers says it means nothing. Suppose, with that knowledge of it, I break every record for

eireling it?" Frances started. "Every record? You mean-?"

"Around the world! The man who does it will go down in history. It'll prove to you, too, that my knockabout knowledge isn't quite valueless, after all. If I do it and bring back fame, will the credentials appear any brighter?"

He realized, even as he was speaking, that he was bitter, that the game, somehow, had got beyond him. Subtly it was borne to him that he wanted to show her his worth for the sake of his own pride, mostly.

"Will it be enough," he demanded, "-fame?"

Frances hesitated. A little smile, however, at the corners of her mouth indicated that she was not displeased. Many had spoken, in the past few months. of an attempt to race around the globe and shatter every record; public prints and magazines had speculated on the possibilities of the task in the light of present-day conditions. The man who did it would be famous. And Jimmy could. She looked inadvertently to Austin Rogers, who was leaning back against a tall mahogany desk.

"I've read Jules Verne, I believe, and that 'Around the World in Eighty Days," the latter drawled. "Is that what you're getting at?-you mean to break the record for completely encircling the globe?"

"Exactly. The present record is 35 days 221 hours and 35 minutes. I'll bring it down to 30 days, at least. It just came to me that that's about the only thing worth while that my experience fits me for. Do you think that the key you spoke of can do as much?" Jimmy challenged.

(TO BE CONTINUED)

ulation, the development of farm machinery which makes it possible to operate larger farms, and the interest that all citizens are taking in the solution of farm problems, there is reason to expect an improvement in land values in the near future.

And No Work. From Passing Show. Mistress: Er-Perkins-can youer-run a lawn mower? New Chauffeur: I fear not, madam. My mechanical education has been strictly limited to motor cars, submarines and airplanes.

MEASURES TO PREVENT FIRES

Operation Logging Equipment Regulated in the Southwest

As the result of many years of effort by forest officers of the southwest national forest district in establishing strict observance of a code of preventive measures for the fire season, forest fires due to the operation of logging equipment have for two years been unknown so far as the national forests of Arizona has just been stated by the Departand New Mexico are concerned. it has just been stated by the department of Agriculture. The statement follows in full text:

Forest fire due to the operation of logging equipment has for two years been an unknown occurrence so far as the national forests of Arizona and New Mexico are concerned, says the Forest Service. To bring about this state of affairs forest officers of the southwest national district have spent many years' effort in building up strict observance of a code of preventive measures for the fire season,

This code in the first place requires the use of fire-preventive devices on logging machinery and the use of oil as fuel under all steam boilers. It forbids the moving of a locomotive while coals remain in the firebox when wood has been used to warm up the engine. It requires that rights-of-way be cleaned available for the use of logging on | sults! all steam machinery and used to wet down around steam donkeys at set times; and that "standing" of engines to clear out the soot deposit in the boiler tubes by the burning of oil be restricted to points along the railroads where the burning balls of soot and the particles of hot glass sometimes thrown off by engines during the sanding process will not start fires. Above all, this freedom from fires caused by logging equipment means that a real will to prevent them has been cre-ated among the loggers.

Hamburger

There is nothing quite like a hamburger sandwich to satisfy a raven-ous appetite. This homely little meat cake, embellished with pickle and onion, and incased in a monstrous bun, is a meal in itself, and it enjoys a widespread popularity. From the Atlantic to the Pacific small emporiums have sprung up both in cities and along highways, for the exclusive purpose of dispensing hamburger.

One night, when I was driving home, cold and supperless, I came to one of these hamburger houses. onions was wafted from a half-open window that created an appetite for them. Accordingly I went in and ly with excerpts from the class seated myself before the counter on one of a row of four dinky little

While I waited for the feast, the methods of the sandwich slinger caught my attention. First he started a dozen cakes of raw meat broiling on the stove. Then he covered them with shredded onion. As soon as they were brown on one side he turned them, onion face down, to finish. Now he shot a large knife through a sheet of big buns and put the top of a bun on each of the sizzling cakes. While they finished browning, he used the bot-tom of the buns to dust off the ta-

Too hungry to be fastidious, I grabbed my sandwich and washed t down, dust and all, with a mug of sloppy coffee. I think the dust added something to the flavor and I decided to speak to our maid about keeping a little dust on hand for the seasoning of sandwiches.

The occupants of the other three stools were hungry-looking people like myself. The girl on my right, who had clawlike hands, ate voraciously. I saw her look longingly at a shelf filled with pies. Evidently she had only a nickel, which she dug from the recesses of her pocket, and laid on the counter before

she vanish into the night, pieless On my left two thin men ate in silence and left their teaspoons in their coffee cups while they drank. But let no one think that hamburger is exclusively a poor man's food. Many swank automobiles paused at the curb long enough to crilect a sack of sandwiches. During the 10 minutes that I spent in consuming my portion, more than 20 of the stuffed buns were sold to the hungry public.

Since my high school days, when hamburgers were sold in the rear of the drug store, I have depended upon them to stay me in emergencies. The only time I was ever irritated with hamburger was when I was dining at a hotel and ordered a portion of Salisbury steak for 60 cents. In my ignorance I picture a regulation beefsteak, but when it came it was nothing but 5-cent cake of hamburger thinly disguished with some sauce and a couple of lonely mushrooms. I ate it, but not with my customary enthusiasm, and when I had finished I had a feeling that a 55-cent re-

bate was due. I left the house of hamburger with a considerably comforted stomach, thinking upon the many things to be said in praise of it. It is the one cheap, luscious, nourishing food ready day or night to give quick relief to the hunger pangs of the multitude. No cutlery is necessary to aid in its consumption and there are no dishes to be washed after-ward, but of all of its virtues the chief one is its marvelous filling properties.

Family Troubles. Birmingham Post.

"Steven dear." whispered the burglars bride, as he started on his evening's work, "try to be a little more quiet when you come in tonight.

"Certainly dear," replied the fond husband, "Did I wake you up las' night?"

"No, but you awakened mother and I don't want her running up to the prison and complaining to father that I married an am-



Makes Life Sweeter

Too much to eat-too rich a dietor too much smoking. Lots of things cause sour stomach, but one thing can correct it quickly. Phillips Milk of Magnesia will alkalinize the acid. Take a spoonful of this pleasant preparation, and the system is soon sweetened.

Phillips is always ready to relieve distress from over-eating; to check all acidity; or neutralize nicotine. Remember this for your own comfort; for the sake of those around you. Endorsed by physicians, but they always say Phillips. Don't buy someup; that fire-fighting tools be kept | thing else and expect the same re-

Milk of Magnesia



Ancient School Reader

hair soft and fluffy. 50 cents by mail or at drug gists. Hiscox Chemical Works, Patchogue, N. Y.

M. A. Dunlap, farmer living northwest of Ponca City, Okla., has an old reader which he believes is an improvement over the modern type. It is called "Murray's English Reader," published in 1822. The book was used by Dunlap's father back in Virginia many years ago. It was published by The odor of meat cakes broiling in James B. Smith and company of Philadelphia and is made up almost entire-Daily Oklahoman.

Cold Need Cause

No Inconvenience

Singers can't always keep from catching cold, but they can get the best of any cold in a few hours-and so can you. Get Pape's Cold Compound that comes in pleasant-tasting tablets, one of which will break up a cold so quickly you'll be astonished .- Adv,

A Trying Day "Your nurse has a contagious

"That's why I keep her in the anteroom," stated the harassed doctor. "It won't hurt some of my patients to catch it."-Louisvill Courier-Journal.

When competition ceases, "federal commissions" will be asked to regu-



Do Your Feet and Ankles Swell and inflame and Get So Sore You Can Hardly Walk? Have You Varicose or

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