



Kiddies' Korner

By
MADREE PEVN



DO YOU BELIEVE IN SIGNS?

A carelessly written, misspelled letter is a sign that you will not get the job you are applying for.

A caved-in chest and bowed shoulders are a sign that you will have a dangerous illness. It may not come for a few years, but it's coming.

If you give up without trying again after a failure, it is a sign that you will always occupy a lower rung on the ladder that leads to the world's treasure house.

If you find yourself cheating in a game of work or lessons, it is a sign that promotions will be few and far between for you.

If you lose your temper before breakfast it is a sign that you will have an unpleasant day.

To smile and speak softly when you are angry is a sign you will be a leader of men.

If you ask three favors of a friend before offering even one, it is a sign you are going to lose your friend.

To borrow money to spend on pleasure or indulgence is a sign that your mind is weak.

If you can make three people smile before breakfast on a rainy morning, it is a sign that great good fortune is awaiting you.

If your money doesn't last from one payday to another, it is a sign that you will be poor all your life.

To betray a confidence given you is a sign that shame is coming to you.

If you wear a scowl or gloomy look four days out of each seven, it is a sign you will have few friends.

To do a favor for a stranger or some one who cannot repay you is a sign that you will be happy for the next twenty-four hours.

To tell one lie is a sign you will suffer from an uneasy conscience; to tell two is a sign of bad memory; to tell three is a sign that disgrace is on its way to you.

To own up to your fault and take the blame for any trouble it may have caused is a sign that you will not repeat that offense.

It is a sure sign of so-called good luck if you keep at a difficult problem or task until you have mastered it.

To be suspicious of people's motives or good intentions is a sign that you will be frequently cheated.

It is a sign of long life to be able to control your appetite.

To rejoice in another's good fortune is a sign that you will have many friends.

To show respect to your elders is a sign that you will be a social success.

To think twice each time before you speak is a sign that you will be advanced to a position of trust.

To be magnanimous to an enemy when you have a chance to even up old scores is a sign that you will be a great man.

These three things are sign of so-called good luck that will follow through life: To tell the truth when it is difficult, to keep cheerful amid discouragement, to keep clean in evil surroundings.—Selected.

HOLDING BONDS IS THRIFT.

Selling Liberty Issues for Less Than They Are Worth is the Height of Folly.

Two things are true when a Liberty Bond changes hands for less than the highest market price. One person is selling something for less than its value; another person is lucky in striking a bargain; one is a chump, the other is fortunate.

You may argue the one is forced to sell. Possibly true, but his banker will lend him nearly the amount of his invested capital on his bond, or will show him a way to get the highest possible value.

The record of the sale and purchase of Liberty Bonds shows one thing plainly, that virtually all the Liberty Bonds that are sold are finding their way into the hands of thrifty persons who realize that the bonds are selling for less than their real value. These purchasers will hold the bonds until maturity when they will be at par, and undoubtedly at considerably above par in nearly every case.

If there is a more decided example of thrift than this, the Treasury Department at Washington would like to know of it.

Veils Add Daintiness.

The woman who is trim from top to toe never forgets that a veil is the last touch in daintiness for any outdoor costume. This year she is wearing one of the big-meshed veils that seem to be the fad; but just because veil meshes are so big fashion has whimsically introduced tiny-meshed patterns that are scattered over the veil in an effect of contrast.

REVISED HAND GRENADE RULES

Banks to Serve Children With Little Savings Banks.

John T. Wayland, Director of Savings for the Tenth Federal Reserve District, has issued the following statement:

1—At the urgent request of the Treasury Department and in order to simplify distribution, the hand grenade savings banks will be distributed by commercial banks and trust companies instead of through County Chairmen and County Superintendents as previously outlined.

2—One grenade is to be loaned by any bank to any child under 18 years old who will sign a thrift agreement similar to the accompanying form.



3—The grenade shown here is to be used as a savings bank for money earned during vacation, and may be brought periodically to the bank that issues it, where it will be opened, the money counted, and Thrift or War Savings Stamps given in return for the contents.

4—The grenade is to become the permanent property of the child only after he has been regularly enrolled as a member of a savings society and has bought at least one War Savings Stamp, face value \$5.00, at the bank issuing the grenade. Child must buy One War Savings Stamp if under ten years old, and Two if ten years or older.

5—The bank is to fill out and give the child (if a school child) a certificate of his summer savings in order that he may present same to his teacher and get credit therefor in the War Savings Society now or hereafter organized in his grade.

6—While it is optional with the banker, it is suggested that he request contestant to write a letter or essay on how the grenade bank was won. A few of these letters might furnish the thrift impulse to many other children of the county.

The following is the form of the Thrift Agreement to be signed by the pupil giving his or her age, grade, school and postoffice address:

THRIFT AGREEMENT.

I accept this Hand Grenade Savings Bank, loaned by the

(Name of Bank)
with the understanding that I will earn money during vacation, keeping all the money that I can save in the grenade. I will bring it to the bank to be opened from time to time before school opens, and will invest my savings in Thrift and War Savings Stamps. I understand that when I have saved enough to purchase.....War Savings Stamp....., and have been regularly enrolled as a member of a Savings Society, the hand grenade becomes my personal property. Otherwise it still remains the property of the bank. If I do not earn the grenade by October 1, 1919, I will return it to the Bank.

TRIMMING FOR GIRLS' FROCKS

Crochet Buttons and Loops Among the Embellishments Added to Youthful Clothes.

All manner of dainty trimmings are used on frocks for the small girl. For instance, a charming model of white batiste had a narrow plaited frill of flesh-tinted organdie edging the narrow turn-down collar and turn-back cuffs. The short bodice was made with box plait effect at the front, each side being edged with a frill. Pale pink crochet buttons and loops added a further touch of embellishment.

Many play frocks take on the lines of a slip-on, the gown fastening being at the side or both sides or at the front at the upper part. A smart little frock was made of plain and flowered material. The lower part of plain material was set on to the upper part, the joining line being cut in tab form, each tab ornamented by three pearl buttons and cord loops. The neck was square and the fastening was at either side of the blouse front—the closing being effected by buttons and loops. The upper part of the frock was of the plain material.

THE CORRECT WAY TO SLEEP

Soft Beds Make Flabby Skin, and Large Pillows Injure Health and Appearance.

No matter how comfortable a soft bed and large, soft pillows may be, they are not healthful, and women especially would do well to avoid them, for they assist materially in injuring their physical appearance, states a writer in the Philadelphia Inquirer. When the body sinks down in a soft bed a considerable portion of the skin is robbed of its proper ventilation and the circulation is interfered with. It also helps to make the muscles flabby.

A hard bed will make the flesh firmer, and the form must, therefore, appear somewhat better as a result. The large pillows are not good to sleep on because the head is too high when it rests on them, and this prevents that deep, regular breathing which gives good lungs and in consequence a better appearance to the bust and shoulders.

One ought always to sleep on the left side, and preferably with the arms at the back. This may be a little awkward at first, but as soon as one becomes accustomed to it she will find it not only the most restful and easy but the position in which sleep is more easily induced. The pillow ought to be of course, be small and the bed hard or at least firm. The body is then in the correct position for sleeping and for helping the physical appearance of the person while at rest.

The arms at the back throw the chest forward, make the shoulders broader and the back straighter, so that material assistance toward a good carriage is thus obtained. When one lies on the back, even though the pillow is small, it has a tendency to crook the shoulders, and many cases of stooped shoulders have probably originated in that way.

FRINGE FOR THE BED SPREAD

Decoration That Is Pleasing and Attractive May Easily Be Made by Nimble Fingers.

Some of the loveliest of the new spreads for the bed are of unbleached muslin with inserts of handmade lace or a touch of hand embroidery in large bold patterns, knots, cross stit and the like. One may finish off these spreads with a wide hem, a blanket stitched or buttonholed edge and best of all with a handmade, crocheted fringe. Now this may sound ambitious, the making of enough fringe to go around the whole spread except the top, of course, and the bottom if it is to be tucked into a wooden foot board, but the fringe is simple. Start with a favorite crocheted edge that leaves an irregular edge of points scalloped or open squares. After your whole edge is crocheted, all you have to do is to tie into every point, or into three or five points in a group at many strands of thread according to the size and thickness of tassel you want. If there is filet lace in your spread, you will want a filet heading for your fringe. If the embroidery is dainty, make your heading a series of lighter picoted interwoven loops. You can find patterns and directions for such a heading in any crochet book, and all you will have to do is to knot your strands of fringe into the most prominent loops or points.

BUTTON TRIMMING IS NOVEL



Rows of tiny buttons on the cuffs and the pocket sleeve, and also on the front of the suit, is a trimming that sets the outfit off most attractively. This sport suit is made of tan gabardine.

PAINT AS AN ASSET.

Bankers Say They Lend More Money on Property When Buildings Are Well Painted.

AN INDICATION OF THRIFT.

One Concern Advances 25 Per Cent. More if Repainting Is Done Every Five Years.

Does it pay to paint carefully farm buildings? Does it add to the selling value of a farm when buildings are properly kept up and regularly painted? A careful inquiry of a number of leading bankers in the Mississippi valley, including such states as Iowa, Illinois, Michigan, Ohio, Indiana and Missouri, reveals the fact that in nearly every case the bankers did not hesitate to say that they would lend all the way from 5 to 50 per cent, more on land where farm buildings were well painted and kept in good condition. They maintain that well kept-up and well painted buildings and fences are an indication of thrift and that the thrifty farmer is a good client, and to him money can be safely loaned. An average of the returns from these bankers shows that the increased loan value because of painted buildings is around 22 per cent.

Some of these bankers make interesting comment. A Michigan concern says that, while not especially prepared to advise definitely in response to this inquiry, the officers would loan more money on farms where buildings were painted than where they were not so treated. This bank also finds that where houses, barns and fences are well taken care of the farm is a profitable proposition, and bankers in general consider the farmer a good client. Another Michigan bank says "farm buildings out of repair and needing paint indicate that the owner is slow pay." Such farms are rated at about one-third of the assessed value for loans. Where the farm buildings are in good shape the rating is one-half. The president of a middle western bank says that when real estate loans are considered, painted buildings are always taken into consideration in making an estimate. The general appearance of the property surrounding the house and barn and also the fields and fences would be carefully observed. He further says that he has no hesitancy in saying that he would absolutely refuse a loan on farms where the buildings were not kept up and well painted. In his judgment, unpainted farm buildings would reduce the loan value at least 25 per cent.

A Minnesota banker says that he is much more willing to loan money where the buildings are well painted. In his particular case he believes that he would loan 20 per cent, more than if the buildings were not properly taken care of. A farmer who will keep his buildings painted takes a much deeper interest in his work than one who does not. Another Minnesota bank says that well painted buildings have resulted in securing from his bank sometimes as high as 25 per cent, more money than where the buildings are not painted. An Ohio concern says that it will loan 25 per cent, more money on a well kept farm where buildings are painted at least once every five years. A southern Illinois bank says that it has no fixed rule about this, but it does make a decided difference when owners of farm lands apply for loans. If the buildings are well painted and thus well preserved the loan rate would not only be cheaper, but the amount of money borrowed would be larger. A northern Illinois bank does not hesitate to say that it would loan fully 50 per cent, more on a farm where buildings were well painted and in good order than where they were not. The vice president, who answers the inquiry, goes on to say: "There probably are many farmers good financially and morally who permit their buildings to remain unpainted, but as a rule the most substantial people who live in the country keep their buildings well painted."

An Iowa bank, through its vice president, states that it would make a difference of at least 25 per cent, in favor of the farm with painted buildings. Another Iowa concern says that it would make a difference of at least 20 per cent.

All this being true, it is perfectly evident that it is a good business proposition to keep the farm buildings well painted. They not only look better and are more pleasing to the owner, but the farm would sell to better advantage, the loan value of the property would be greatly increased and the buildings themselves would last much longer and need less repair.—The American Agriculturist.

PAINT AND ILLITERACY.

Curious Fact Comes to Light That Localities Least Using Books Avoid Paint Also.

Washington, D. C.—A curious fact has been brought to light by the Educational Bureau and the Bureau of Industrial Research here. It is that in the states where illiteracy is most prevalent paint is least used. The paint referred to is the common or barn variety, of course, for the backwoods countries have no need for the finer pigments or facial adornments. It is true, though, that in the sections of all states where white illiteracy is highest painted homes are rare and painted outbuildings and barns are practically unknown. Probably the illiterates do not use paint on their buildings because they do not understand its value as a preservative.



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