girl who, it was vaguely rumored, was in some way connected with the

MR. BUSINESS MAN

wire in your organization? One who has studied business law and banking, also knows real estate from selling to

abstracting. At present with large Colorado corporation,

but for best of reasons wants to move family to Nebraska.

Can take responsibility, yet not egotistical. Write Box 82, San Luis, Colorado.

BEE WANT ADS BRING RESULTS

54,091.47

63,908.38

37,862.69

81,000.00

769,619.67

J. C. Robinson

A. P. Tukey John F. Flack

OMAHA, NEBRASKA

J. Herbert McMillan, Treasurer Lester R. Slonecker, Attorney William Baird, Counsel

H. A. Thompson C. M. Wilhelm A. W. Bowman

164,944.23

Do you want a young live

been locked from the inside."

Now, Cray had already concluded that the door had been cleverly locked by someone, but he hadn't before thought of the cleverness of the Japanese.

He rose almost abruptly, and sald, "I must look into some of these matters. Miss Austin, you need not atempt to leave town, for you will not e able to do so."

"I most certainly shall are seemed to breakfast, and I perceived him carefully smoothing the plush of the little chair, sir."

Cray meditated. Here was a point of evidence. Lockwood was not the sort to absent-mindedly paw over a chairback. He was doing it on purpose. For what reason? What reason could be, save to erase some evidence?

Cray examined the chair, it had a frame of shiny black wood, while seat and back were covered with a dark plush of a fine, soft quality.

Cray described him carefully smoothing the plush of the little chair, sir."

Cray meditated. Here was a point of evidence. Lockwood was not the sort to absent-mindedly paw over a chairback. He was doing it on purpose. For what reason? What reason had come in and had heard and seen the latter part of the detective's inwestigation.

"Not so very, Mr. Lockwood was not the sort to absent mindedly paw over a chairback. He was doing it on purpose. For what reason? What reason had come in and had heard and seen the latter part of the detective's inwestigation.

"Not so very, Mr. Lockwood was not the sort to absent mindedly paw over a chairback. He was a doing it on purpose. For what reason? What reason had come in and had heard and seen the latter part of the detective's inwestigation.

"Not so very, Mr. Lockwood was not the sort to absent mindedly paw over a chairback. He was a doing it on purpose. For what reason? What reason had come in and had heard and seen the latter part of the detective's inwestigation.

"Cray described him carefully smoothing the plush of evidence. Lockwood was not the sort to absent mindedly paw over a chairback. He was a doing the purpose. For what reason? What reason? "Rather far-fetched." "

amile that was so patronizing, even amused, that the spinster was more irate than ever .. "And now, Miss Austin," the attorney said, "I'll take your fingerprints, please, as they may be useful in prov-

ing what you did not do."

He smiled a little as the girl readily nough gave her consent to the pro-

"And," he went on, more gravely, "I will ask you for one of your shoes
one that you wore on Sunday."
Surprised into a glance of dismay,
Miss Mystery rose without a word
and went upstairs for the shoe. She returned with the dainty, pretty thing, and merely observed, "I'd like to have it back when you're through

Putting the shoe in his overcoat pocket, Cray went away.

"Miss Bascom," Anita said, turning to her enemy, "may you never want a friend as much as I do now."

"The nerve of her!" Liza Bascom muttered to herself, as Miss Mystery went type to her own room.

went upstairs to her own room.

"There's a very deep mystery here!" Cray soliloquized, as he returned to the Waring house. "But

I'm getting light on it." Cray was far from lacking in ingenuity, and he proceeded at once to compare the fingerprints he had of Anita Austin with the prints on the small black-framed chair that had been found drawn up to the desk of

John Waring. They were identical and Cray mused over the fact.
"That girl was here that night," he

Uncle Sam Says

Satisfactory Home Heating. The satisfactory and efficient heatng of homes requires that the chim-ney flue be of proper size and in the proper place; that a proper heating equipment be installed correctly; that the plant be thoroughly understood

the plant be thoroughly understood and operated in a manner to give the maximum return from the fuel consumed; that the house construction be so tight that heat is confined within and cold air kept out; that the air be kept humidified as near to the correct degree as possible; and that fresh air be admitted continuously or from time to time in sufficient quantity to obtain the proper carbonic acid tity to obtain the proper carbonic acid

This booklet which is issued by the Federal Division of Agricultural En-gineering thoroughly discusses the phases of home heating. Get a copy -it may help make your home more

comfortable.

Readers of The Bee may obtain a copy of this booklet free as long as the free edition lasts by writing to the Division of Publications, Department of Agriculture, Washington, D. C., asking for "F. B. 1194."

Clearly, she was rejoiced at her decided; "there's no gainsaying that."
nunciation of the girl before her, and pleased at the irrefutable theory she had promulgated.
"And how did Miss Austin or the Jap, either, leave the room locked on the inside?" propounded Cray, his cwn opinions already swayed by the arrangement.
"That" said Miss Become with the saturday.)

It isn't his custom to push the study furniture into place."
"It isn't his custom to push the study furniture into place. He was erasing indicative marks on that plush chairback—that's what he was doing."
"Absurd!" Helen cried, "what marks could there be?"
"I don't know. Come and let us see."

"I don't know. Come and let us see."

Cray took Helen to the study and the "To"
"To study furniture into place."
"To study furniture into place. He was erasing indicative marks on that plush chairback—that's what he was doing."
"I don't know. Come and let us see."

"I don't know. Come and let us see."

Cray took Helen to the study of the could there be?"

"I don't know. Come and let us see."

be able to do so."

"I most certainly shall not attempt to leave—as you express it—if I am asked not to. But, I may say, that when I am entirely at liberty to do so, I propose to go away from Corinth."

Her dignity gave no effect of a person afraid or alarmed for her own safety, merely a courteous recognition of Cray's attitude and a frank statement of her own intentions.

Miss Bascom sniffed and said:

"Don't worry, Mr. Cray. I'll see to it that this young woman does not succeed in evading justice, if she tries to do so."

At which Miss Mystery gave her a smile that was so patronizing, even

Cray drew his fingers across the back. They left a distinct trail of furrows in the fabric.

Ito watching, nodded his head, gravely.

"Not fingerprints." Cray said to himself—"but, maybe, fingermarks.

Whose?"

"You surely saw this, Ito?"

"Yes, sir; and Miss Peyton also saw. She was then in the doorway, asking Mr. Lockwood to come to breakfast."

Cray went in search of Helen and put the question to her suddenly.

"What was Gordon Lockwood doing, when you went to call him to breakfast, Monday morning?"

"At which Miss Mystery gave her a smile that was so patronizing, even as a distinct trail of furrows in the fabric.

Ito watching, nodded his head, gravely.

"Not fingerprints." Cray said to himself—"but, maybe, fingermarks.

Whose?"

"You surely saw this, Ito?"

"Yes, sir; and Miss Peyton also saw. She was then in the doorway, asking Mr. Lockwood to come to breakfast."

Cray went in search of Helen and put the question to her suddenly.

"What was Gordon Lockwood doing, when you went to call him to breakfast, Monday morning?"

"No?" Cray gave him scorn for scorn. "Perhaps then, you can explain Miss Austin's presence here that night."

"He was—I don't ren.ember."

"I don't know that she was here—"I don't

"I don't know that she was here-"Speak the truth—or it may mean trouble for you and him ,too."

"He was—he seemed to be dusting do deny your right to assume her guilty from her presence."
"Ah, you tacitly admit her presence

"He was-I don't ren.ember."

"With a duster?"

ing and plug comes apart. Notice

Patented CAR-BON PROOF por-celain with its high temperature fins attains sufficient heat to burn oil deposits, thus of-fering effective re-sistance to carbon

Did Your Ford Start Hard This Morning?

Hard starting and poor performance in cold weather have always been bad enough, but these difficulties become worse each year because of fuel conditions. Spark plugs with the ordinary smooth-surface por celain permit an accumulation of soot, particularly when the choker is used to any extent. Upon stopping the engine in cold weather the gummy deposit on the surface of the porcelain will harden, causing short circuit and making it almost impossible to start. These troubles of hard starting and poor performance are experienced in cold weather by most motorists and particularly with old cars.

Many motorists resort to priming, but no amount of priming will start a motor in which the plugs are shorted with carbon.

With AC 1075 Carbon Proof Plugs the saw-tooth edges of the high temperature fins do not permit the carbon to accumulate over the entire surface, as these thin edges heat up rapidly and burn away the soot before it turns to carbon. This effectively breaks up short circuits, makes for easier starting and a better-

AC 1075 Carbon Proof Plugs facilitate starting and give a sweet-running motor to all Ford cars,

When a motor is out of tune it often happens that costly repair bills are incurred, various adjustments made, and finally it is found that new spark plugs are the remedy. Avoid this expense by first putting in a new set of AC's.

Put a set of AC 1075's in your car today. If your Ford dealer will not supply you, any other good dealer or garage will meet your needs.

The Function of a Spark Plug is to deliver the entire spark at the gap. If part of it leaks away through the insulation or due to an accumulation of carbon on the surface of the porcelain, there will be no spark or it will be so weakened that it will not properly ignite cold mixtures when starting.

AC Spark Plug Company, FLINT, Michigan U. S. Pat. No. 1,125,237, April 12, 1915, U. S. Pat. No. 1,216,139,

"The prints are exactly as they

"The prints are exactly as they doing."

"The prints are exactly as they were made, Mr. Lockwood. The unchanging cold weather has kept them intact. I tried this shoe, and the prints are unmistakable. Moreover, the short stride is just the measure of the natural steps of Miss Austin. The footprints lead from the Adams house over here and back again. The get un." cwn opinions already swayed by the arrangement.

"That," said Miss Bascom, with an air of finality, "I can't explain definitely, but I am sure it was an example of Japanese jugglery. When you remember the tales of how the Japanese can do seemingly impossible tricks, can swallow swords and get up."

"I looked through from the dining of locked handcuffs, it is quite within the realm of possibility that one could lock a door behind him, and give it the appearance of having been locked from the inside."

Now, Cray had already concluded "I lockwood was not had been and provided and give it the appearance of having been locked from the inside."

"Now, Cray had already concluded"

"That," said Miss Bascom, with an air of finality, "I can't explain definitely. I saw Mr. Lockwood was not have been an example of Japanese jugglery. When it is, as all the inquirers knew the details of his Sunday movements.

"Do you remember seeing this chair. "Do you remember seeing this chair. "Lockwood was morning?"

"Do you remember seeing this chair. "Lockwood was not have been the study, and asked her to sit in the chair. "Lean back," he directed. Now, get up."

"The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints lead from the Adams house over here and back again. The footprints le

"That's my business," Cray said, "I am not under oath. I have sharply; "now, Mr. Lockwood, why stated that I did not know what you

"No; just passing over it with his hand."

"That isn't dusting it."

"Well, I don't know what you call it! Perhaps he was merely pushing the chair into place."

"It isn't his custom to push the study furniture into place. He was erasing indicative marks on that the control of the control of

as they "That won't go down. Both the butler and Miss Peyton saw you definitely and deliberately rub over the back of that chair. Why did you do it?"

"At what time," he said, abruptly, "did Dr. Waring lock his study door?" "Because," Lockwood "About 10 o'clock," the secretary eplied.
"And you heard nothing from the com after that? No sound of voices?"
Tobody coming in at the French winreplied.

"And you heard nothing from the room after that? No sound of voices? Nobedy coming in at the French window?"

"No" replied Lockwood.

Miss Mystery is a young and defense-less girl, without, so far as I know, a friend in town. It is unfair to accuse her on the strength of this fantastic story and it is unfair to contastic story and it is unfair to con-

"No," replied Lockwood.

demn her unheard.'

"Not unheard," said the attorney, "but what she says only incriminates

The funeral services of John War-

"THIRTY-ONE YEARS OF SERVICE"

Loan Association of Omaha

(UNDER SUPERVISION OF STATE BANKING BOARD)

Financial Statement, January 1, 1923

Loans on improved city real estate.....\$13,062,100.00

Loans on improved farms..... 4,264,050.00

Cash on hand and in banks...... 521,173.80- 1,566,212.83

Payments and dividends added......\$18,479,217.06

Balance to be disbursed on loans..... 285,332.87

TOTAL\$19,534,169.60

We invite you to avail yourself of the service and security of our Association for the accumulating

of your savings and the making of investments.

OFFICERS AND DIRECTORS

TOTAL\$19,534,169.60

Leans in foreclosure.....

Real Estate—Sales on contract.....

Loans on pass book security.....

Accrued interest

Office building and lot

N. W. corner 18th and Farnam (132x132) Future

Bonds and Warrants.....\$329,593.03

United States Bonds 715,446.00

Undivided profits \$ 19,619.67

Paul W. Kuhns, President Edgar A. Baird, Vice President

Randall K. Brown

Charles C. George

J. A. Sunderland

James A. Lyons, Secretary

OFFICE, 1614 HARNEY STREET

Reserve fund 750,000.00—

Robert Dempster

Byron R. Hastings

Home of Association

The Conservative Savings and

"Then we are forced to the conclu-sion that whoever entered did so very edge and permission of Dr. Waring himself, that the visitor was the per-son whose footprints lead straight to

Nebraska Savings and

At Opening of Business January 1, 1923

Real Estate Loans\$	2.007.500.00
Loans on Association stock	18,221.98
Real Estate Sold on Contract	2,368.10
Real Estate	None
Loans in Foreclosure	1,586.97
Accrued Interest on Bonds and Warrants	5,666.30
Interest due from borrowers	369.83
U. S. Liberty Bonds \$ 43,084.40	
Municipal Bonds and Warrants 111,280.22	0== 0=0 01
Cash on hand and in bank 103,493.62-	257,858.24

\$2,293,571.42

THOS. A. FRY		 President
ROBERT S. WILCO	X	 Vice President
JOHN R. BRANDT		 Secretary
C. F. BRINKMAN		 Treasurer
EDGAR M. MORSM	AN, Jr	 Attorney

THOS. A. FRY
President Fry Shoe Co., 16th and Douglas MAJOR R. S. WILCOX C. F. BRINKMAN O. D. KIPLINGER Cigars and Tobacco, 1808 Farnam BARTHOLOMEW JULIEN General Foreman Car Department, U. P. Railroad . WILLIAM G. URE
Omaha Fixture & Supply Co., 1101 Douglas St.

son whose footprints lead straight to the door, and whose fingerprints are on the chair that stood near the doctor's own chair. We are borne out in ous, and the encomiums heaped upon this view by the fact that the same him by the clergy and the college person now possesses the money and the ruby pin which we know Dr. faculty were as sincere as they were

STATEMENT OF

Loan Association

Duce paid	and div	Contract of the Contract of th	BILI I		 \$2,166,421.53
Reserve Fu	nd				 . 50,000.00
Undivided					 . 16,810.49
Incomplete	Loans		• • • • • •	• • • • • •	 . 60,339.40
					\$2,293,571.42

THOS. A. FRY	esident
ROBERT S. WILCOXVice Pr	esident
JOHN R. BRANDTSe	cretary
C. F. BRINKMANTr	easurer
EDGAR M. MORSMAN, JrA	ttorney

DIRECTORS

BYRON R. HASTINGS

Hastings & Heyden, Realtors, 1614 Harney

THOMAS J. FITZMORRIS

Sec.-Treas. Neb. League Savings and Loan Assns

Thirty-eighth Year - - - - Est. 1885

RESOURCES

Real Estate Loans	\$2,007,500.00
Loans on Association stock	18,221.98
Real Estate Sold on Contract	2,368.10
Real Estate	
Loans in Foreclosure	
Accrued Interest on Bonds and Warrants	5,666.30
Interest due from borrowers	369.83
U. S. Liberty Bonds \$ 43,084.40	
Municipal Bonds and Warrants 111,280.22	
Cash on hand and in bank 103,493.62-	257,858.24

THOS. A. FRY	esident
ROBERT S. WILCOXVice Pr	esident
JOHN R. BRANDTSe	cretary
C. F. BRINKMANTr	easurer
EDGAR M. MORSMAN, JrA	ttorney

The Association's statement shows a substantial gain in assets and new business, a gratifying increase in membership, and earnings ample for the regular annual dividend of six per cent.

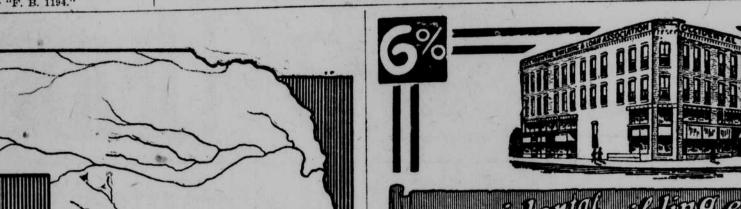
Steady Saving insures Protection, Progress and Family Independence. It means Home Ownership for the Borrower, a Competence, Reasonable Profits and Safety for Installment and Investing Members.

Members solicited. One Dollar will do it.

OFFICERS

HOS. A. FRY		President
OBERT S. WILCOX		Vice President
OHN R. BRANDT .		Secretary
F. BRINKMAN .		Treasurer
DGAR M. MORSMA	N, Jr	Attorney

THOS. F. GODFREY Pass. Agent M. P. Railroad, First Nat'l Bank Bldg.



A State with Considerable Dimension

"We dined last evening in Nebraska," said a prominent Japanese banker on his way to Washington, "and we breakfast this morning in Nebraska, yet we have traveled rapidly and continuously all the night. This territory you call Nebraska must have a considerable dimen-

sion in at least one direction.' So it has-east and west-also north and south. And a considerable dimension perpendicularly-as one will realize who checks up on Nebraska's production of farm crops.

All who come to Nebraska are impressed with its extent, its wealth, its evidence of continuous and permanent prosperity. It is a privilege to be the leading agricultural publication of such a great agricultural state as

THE NEBRASKA FARMER The Only Weekly Farm Paper Published in Nebraska LINCOLN

at opening of business January 1, 1923 RESOURCES. .

Real Estate Loans\$ 9,278,955.59 Stock Loans Office Building 20.674.44 40.656.21 60,658.65 Accrued Interest on Securities Loans in Foreclosure 122,994.44 State and Municipal Securities U. S. Treasury and Liberty Bonds 297.850.00 Cash on Hand and in Banks..... 283,190.56 \$10,444,277.38

LIABILITIES.

Capital Stock\$ 9,943,651.04

Undivided Profits

Reserve Fund 428,050.00

Increase in Assets for Year Ending December 31, 1922.....\$1,065,613.44 This Association began doing business about 34 years ago in a small way and now has over \$10,400,000 assets. The Association is under the direct supervision of the State Banking de-

partment, with funds invested in first

mortgages on improved real estate

and U. S. Liberty Bonds.

The Association has set aside a Contingent Loss Fund as Undivided Profits amounting to over \$425,000.00, which assures ample guarantee for principal and dividends. At this time we solicit accounts.

from \$1.00 to \$5,000.00.

John F. Flack, President R. A. McEachron, Vice President. George C. Flack, Treasurer. Telephone AT lantic 4668.

OFFICERS AND DIRECTORS E. N. Bovell, Secretary John T. Brownlee, Asst. Secreeary Robert Dempster Office 322 South 18th Street.

Dividends Payable Quarterly



Omaha Loan and Building Association

December 31, 1922

South Side Office, KRATKY BROTHERS, 4805 South 24th Street

Financial Statement of the

ASSETS Loans on First Mortgages.....\$22,826,313.06 Loans on Association Shares of Stock..... Interest Due from Members..... 1,275.39 Real Estate acquired through foreclosure..... Foreclosures pending..... 7,500.87 10,000.00 Furniture and Fixtures..... Association Building 450,000.00 Sundry Persons and Accounts..... 16,259.04 676,422.85 Cash on hand and in banks..... Bonds and Warrants..... 86,833.11 36,350.00 Liberty Bonds

Total Assets\$24,589,801.60

LIABILITIES Running Stock and Dividends.....\$22,424,726.95 Reserve Fund and Undivided Earnings..... 595,352.03

Total Liabilities\$24,589,801.60 Dividends earned for members during the year....\$1,049,117.56 Dividends earned for members since organization, \$6,956,140.79 The members of this Association own it, control it, and share in its profits.

The objects of this Association are to encourage habits of thrift among its members, to provide a safe depository for their savings, to secure the largest earnings compatible with safety, and to assist its members in securing their own homes.

You can become a member and share in its benefits by opening an account.

Savings accounts can be opened at any time. This Association pays 6% compounded semi-annually.

OFFICERS AND DIRECTORS W. R. ADAIR, President

G. W. LOOMIS, Chairman of the Board J. T. HELGREN, Vice President CHARLES E. BLACK JOHN H. BUTLER SIDNEY W. SMITH

W. S. WRIGHT, Vice President A. A. ALLWINE, Secretary Treasurer
JOSEPH BARKER E. A. PARMLEE M. M. ROBERTSON C. O. TALMAGE

Office: Association Building, Northwest Corner Dodge and 15th Streets. South Side Office: 4733 South 24th Street. J. H. Kopiets, Agent.

USE BEE WANT ADS-THEY BRING RESULTS