

The Social Pirates :-:

Plot by George Bronson Howard
Novelization by Hugh C. Weir :: Copyright Kalem Company

Story No. 14--The Music Swindler

A look of sadness tinged the handsome face of Casper Larson, the young millionaire social worker and philanthropist, as he paused under the flickering rays of the corner street light.

"Are you satisfied with your glimpse of the slums at night?" he asked Mona Hartley, who, with Mary Burnett, had been making a tour of the sordid streets after dark in his watchful care.

"Of course, I am not satisfied," she cried impetuously. "Isn't it possible to do anything to change all this?"

"How would you change it?" returned Carson rather bitterly. "I've given three years and half of my fortune to a study of civic conditions, and I am beginning to think that I am going backwards instead of forward! You have got to change conditions like this from the inside out—not from the outside in. You have got to deal with the individual rather than with the mass. You have got to have a little cry, and swinging about, and hissing in a hail to a tall, well set up young man, who had just rounded the opposite corner.

The other started in the direction of the call, his attitude showing amazement as he recognized Carson. Then with a swinging stride he crossed the street.

"What in the name of Heaven brings you here?" he demanded.

"I want you to meet two young friends of mine," said Carson smiling at the other's dubious expression. "Miss Burnett and Miss Hartley, allow me to present my good friends, Rodney Grant of 'The Star.' Mr. Grant is one of the most fearless and capable newspaper reporters I have ever known—and I have had experience with a good many!"

"Forget it!" laughed Grant, shaking hands with the two girls, but still unable to cover his surprise, and studying them shrewdly. The young women dressed for the occasion in rough suits, and hats, which might have fooled a casual passer-by, but which only accentuated their refinement to a close observer.

"Miss Hartley and Miss Burnett are much interested in practical sociology," explained Carson and have been studying the slums at night under my guidance and protection. If you could persuade them to talk old man, you would have some thrilling stories for 'The Star' of their experiences. Won't you join us?"

"Delighted," said Grant, "if you don't mind waiting until I call the office."

The girls waited while the men went to telephone.

For a few moments the two girls surveyed the night scene before them, their attention mainly directed toward the gaudy restaurant across the street. It was Mona who saw first the hesitating young woman, with the white, pinched face, who had paused before the restaurant and stood peering fearfully in through the window.

The young woman before the restaurant drew out a coin from a frayed purse in her hand, made a movement as though to pass through the doorway of the cafe, and then drew back with a shudder. With the coin still clutched in her hand she passed quickly down the street, entered a drug store and exchanged the coin for a phial of something. Mona and Mary following and watching her. The girl entered a small park and was raising the phial to her lips when Mona caught and held her hand. The unmistakable odor of carbolic acid floated up into Mona's face.

The young woman on the bench struggled desperately, but the next instant Mona had wrenched the phial away and dashed it onto the ground.

"Now," she said soothingly, "if you will tell me what it is all about, maybe I can help you!"

"Help me!" echoed the young woman with a bitter little laugh. "You are a nice one to talk about helping me when you took the only way out of it all away from me! Oh, why did you do it? Why didn't you let me take the chance when I had it? Now—" she held out her empty purse, and broke into an hysterical laugh.

Mona dropped onto the bench at her side.

"It is always blackest just before dawn! I know that it is easy enough to tell you that—and that you probably won't believe it. But if you can persuade yourself to tell me your story I will promise that if I cannot offer a definite way of help to you I will buy another bottle of acid for you without a word!"

"You really mean it?" For a moment the young woman sat studying the faces of the two girls, half-revealed in the uncertain rays of the park lights. "I'll chance it," she decided abruptly. "I can't be worse off than I am now. That is one consolation!"

She plunged into her story nervously.

"My name is Winnie Andrews. Oh, I am a good girl—what you would call a good girl. Maybe, it would be better for me if I wasn't. I have been foolish, never had a love, was foolish enough to think I had a voice, that I could sing—and I was more foolish when I believed a man who told me I was right, that I would some day be a second Melba! My home was in Ohio. There is no need to tell you the name of the town. One day I saw in a newspaper the advertisement of a concern, calling itself 'The Twentieth Century Vocal Academy of New York City.' It seemed to offer just the courses of instruction which I thought I needed, and I persuaded my father to draw his savings from the bank to pay my expenses. With the money I came to New York and met the head of the music school, a man who gave the name of Professor Alonzo Herrman. He teased my voice, or at least pretended to do so, and said that there was no doubt of my success as an opera singer if I took this course of instruction.

becoming vaguely uneasy as Professor Herrman's instruction showed no results, but it was not until I received word that my father was ill that I became really alarmed. I went to Professor Herrman and asked him if he could not secure me some kind of a position where I could earn money with my voice, enough money to take care of my father, but he only laughed in my face, and called me a silly maid. I guess he saw that he had gotten about all the money possible out of us, and that the time had come to disillusion me. The next week they foreclosed the mortgage on our home, and the shock killed my father! Since then I have been trying desperately to get work, any kind of work. Of course, I have lost all my wonderful dreams about my voice. I have been willing to do anything, but the harder I tried to find a place the worse things seemed to get until tonight I knew I had come to the end of the rope. I had a solitary quarter left I stopped at a restaurant, wondering whether to spend the quarter for food—or poison! I decided on the poison—and then you came!"

Winnie Andrews stared vacantly into the shadows as she finished her pathetic story, and for a few moments Mona and Mary revolved her narrative mentally. It was Mona who spoke at last.

"I am glad we have found you—you poor dear! Not only for your own sake, but for the sake of hundreds of other girls, who probably have been victimized in the same way. I have heard a good deal about the so-called 'take music schools,' but this is my first definite knowledge of them. It is high time that the Twentieth Century Vocal Academy and Professor Alonzo Herrman were put out of business!"

Winnie Andrews gazed at her wondering just as Carson and Grant appeared. They discussed the girl's plight and decided to work out some plan of saving the girl and breaking Herrman. Mona and Mary took the girl to their home.

The next morning Mary appeared at Herrman's studio.

"I have called to see whether it would be possible for me to be enrolled as one of your students?" she hesitated bashfully.

The professor smiled and rubbed his hands.

"We are always looking for promising students." He looked at her again appraisingly. "Have you had vocal lessons before?"

Mary shook her head. "No—but I have been told so often that I have a remarkable voice, and that it ought to be developed that I would like to have the opinion of an expert like yourself."

"Just so! Just so! You are acting wisely. It will be a pleasure to test your tone qualities and inflections, Miss Roberts. If you will follow me, I will take you to our private conservatory and will do myself the pleasure of examining your possibilities myself, rather than entrusting you to an assistant."

Professor Herrman closed the door, twirled the piano stool with a flourish, and seating himself at the instrument, asked Mary if she had any favorite piece of music that she would like to sing. The girl named a popular melody at random, and the professor rattled off the refrain, playing with the exaggerated flourish of a vaudeville "artist." Mary sang through the opening verse and the chorus. She was quite well aware that nature had not given her a voice, and that the most expert teaching in the world could never have developed any vocal ability from her. But she sang with all the eagerness and trepidation, which she imagined a young woman, hoping for a musical career, would display. When she finished, the professor swung round on his stool and again rubbed his hands.

"Marvelous! Marvelous!" he cried, "permit me to congratulate you, my dear young lady. Assuredly you have a tremendous future before you! I can see great credit to us from your enrollment as a student! Yes, I can see that you have done wisely, very wisely in coming to us!"

After the necessary arrangements regarding money, etc., Mary departed.

Several days after she had been given her first lesson, Mary felt it safe enough to venture on a more intimate footing with Herrman. As they were concluding their "lessons," she said in a sudden burst of confidence, "If I only had the money I had a year ago, I could organize my own opera company, and win fame easily!"

As the professor expressed his sympathy, she explained that her father had been swindled of a large fortune by two unscrupulous speculators, who had visited her home town, and that she had suddenly found herself thrown on the world, with the necessity of making her own living instead of looking forward to a life of ease and luxury. She dropped the subject abruptly, as though unable to endure the bitter memories which it called up.

"Two days later, however, she returned to it excitedly.

"What do you think has happened today, professor?" she asked.

"I am sure I have no idea," was the sympathetic answer. "Tell me!"

"You remember the story I was telling you of the two swindlers who had stolen my father's fortune?"

"Of course, I do! I think you are the best swindler I have ever known!" Mary looked up at him admiringly, and the professor drew even closer.

"Let me tell you what to do then get your girl friend on the telephone, and tell you that you have found a manager, who is much interested in her plans, and who will introduce her to him. Tell her she can bring her friends with her, if she wishes."

"But I don't know any manager," protested Mary.

"Of course you don't, but I do—and he is just the man for our purpose." The girl studied his words for a moment in a pretended puzzled silence, and then looked up with a smile of understanding.

"I think I see now, what you mean. She drew a long breath. "I'll do it. I'll get Hattie on the phone now."

A meeting was arranged for the morrow.

At 2 o'clock, Mona, in company with Casper Carson and Rodney Grant, who were to act the roles of the two clever swindlers, stopped before the apartment building where the Vocal Academy had established itself, and a few minutes later the trio were ushered into the office of the principal. Herrman was awaiting them with his blandest and most professional smile, and with him was a stranger, whom he duly presented as James Peters, of whom you have heard, of course."

"And now," began the professor, plunging into the object of the business without delay. "I understand that Miss Gordon possesses much ability as a singer and actress, and that she is desirous of obtaining an opportunity to be brought before the public in the right way, and under the right management."

"Any suggestion which my friend, Mr. Peters may make, will be worth listening to," answered the professor gravely. The theatrical "manager" Mona deliberated a moment, and surveyed her face and figure reflectively.

"I can offer you the most attractive proposition, which I have ever been in my power to present to anyone," he began. "But I will tell you at once that it means quick action. I am not the kind of man to do business on promises. From what the professor tells me of Miss Roberts, she should make a real star. But she must have the right kind of play, and the proper backing. I have just the sort of vehicle that will fit her, but it means \$10,000—in cold cash! If you gentlemen are ready to talk business, all right. If not, we had better have an understanding at once before any of us waste time."

Carson waved his hand carelessly.

"We are in a position to put up \$10,000 in ten minutes' notice, Mr. Peters. But you have got to convince me that we are going to have something for our money. I am ready to be convinced—and prepared to act just as soon as you convince me!"

"Then you are the man I am looking for," Mr. Peters said.

"We will put up the \$10,000, Mr. Peters, just as soon as you produce the contract and guarantee. Is that satisfactory?"

The professor hastily turned to his desk to hide his smile of elation, as Peters nodded and held out his hand. "That goes! I will notify you within twenty-four hours where, and when we can meet to close arrangements." He rose to his feet. "Glad to have met you all! I can only say that you have done a good piece of business, a very good piece of business, not only for the young lady, but for yourselves!"

He bowed himself out, and a moment later Carson, Grant and Mona also took their departure, the professor accompanying them to the elevator and waving his hand genially to them as they descended. From the inner room Mary had heard the entire interview and smiled delightedly to herself as she saw the progress which was being made. She was on the point of opening the door and stepping into Herrman's office when the hall door was pushed open, and Mona stepped in breathlessly. Herrman at his desk turned in surprise as Mona made her way to his side and slipped a note into his hand. Her face was flushed and she was breathing quickly.

"I want to get better acquainted with you!" she contended, looking up into his face with a glance that melted any suspicions which Herrman might have entertained. "Can't you call? I have written down my address for you. I am so lonesome by myself in this big city that I would love to have you come and see me."

"Of course, I'll come—with pleasure!" promised Herrman, beaming.

"But don't tell Miss Roberts you have asked you," said Mona hurriedly, calling Mary by the name under which the other had registered. "She is a little cat when she sees that men prefer me to her. And you do, don't you?"

The professor's smile deepened. "Of course, I do! How could I think otherwise?"

Mona flashed him an answering smile and the door was just closing behind her when Mary entered the office from the adjoining room. With out a word she stepped across to Herrman and held out her hand.

"Give me that note!" she demanded.

"What note?" evaded Herrman innocently, and Mary snatched it away, her eyes flashing.

"I thought that you were my friends!" she said cuttingly.

"I am!" protested Herrman. "You are jumping at conclusions, my dear young woman! You are the most remarkable girl I have ever met!" He rose from his chair and tried to put his arm around her waist, but Mary cleverly evaded him.

"Then you will have to prove it," she returned icily. "I didn't bring you here for you to make love to! I want you to understand that, and get it straight! It is a strictly business proposition. And I want you to keep it on that basis!"

"Of course, I shall, my dear!" Herrman looked properly crestfallen and humble. Mary looked at him, opened her lips as though to speak again and then, without another word, stepped into the hall slamming the door behind her. Her eyes were twinkling when the elevator answered her summons. She could picture the professor pacing the floor of his office uneasily, debating the best course to follow under the embarrassing circumstances.

Mary had hardly rejoined Mona in their flat when the telephone shrilled abruptly. Mona stepped to the instrument, laughing.

"Who was it to wager that it isn't Herrman?" She took down the receiver and motioned Mary and Winnie Andrews to come closer.

"How are you, professor?" she called sweetly. "It is so good of you to remember me so soon! What is that? Will I be at home this evening? Of course! Yes, indeed, I shall be glad to see you!"

She hung back the receiver and burst into a paroxysm of merriment.

"He will be here at 8. You will have to leave the coast clear, Mary. Let me see—you gave him your address, didn't you?"

"I told him I lived in the suburbs. But, I think I will call on you tonight, if you don't mind, dear!"

"Fine! Give me half an hour with him and I will guarantee to arrange as pretty a tableau as you ever saw!"

The girls hurried through their dinner and Mary and Winnie Andrews made their way to the street to watch for the coming of Herrman, while Mona proceeded to make an elaborate toilet for the event. The professor was on time and flushed with pleasure and conceit at the warmth of Mona's greeting. The girl told him deviously that her "friend" was calling on him, and that they were alone. She was an adept in the arts of the coquette and aided by soft candle lights and the sentimental music, which the Professor was drumming out of the piano, it was not long before Herrman showed that his conquest was complete.

He was bending over her on a corner divan when the hall door opened softly and Mary burst into the room with an exaggerated cry of welcome to Mona. Then she paused as she recognized Herrman. The professor stepped forward hastily, holding out his hand to her tenderly, but she ignored it.

"I did not know that you had company, Miss Gordon!" she said icily. "I bid you good night!"

With her head held high and her eyes flashing she strode from the room leaving the discomfited professor staring after her stupidly. In the corridor outside she seized Winnie Andrews' arm and hurried to the street.

"I want a taxicab quick!" The professor will naturally think that I have gone to his office to wait for him, and have an accounting of his actions. He will follow me there as soon as he can get away! You tell Mona where I have gone and tell her I will 'phone her!"

She sprang into a machine waiting at the corner and waved her hand jauntily. If her calculations were correct she saw a darning way by which she could force issues that very night! If Herrman was still unsuspecting of the trap into which he was being led she was confident that he would do anything, promise anything, rather than have the situation spoiled—and thus lose the chance for the \$10,000 for the make-or-buy opera company. It all depended on how thoroughly they had hoodwinked him!

Mary made her way to the rooms of the Vocal Academy, which she knew were kept open until 10 o'clock, and let herself into Herrman's private office. She did not have long to wait. In less than half an hour she heard a step outside and the door opened to admit the professor. He breathed an obvious sigh of relief as he saw her figure waiting.

"I had hoped you would be here, my dear young friend! I have come to see if you have certain things which I fear may have disappeared!"

"There is no need of explanations!" said Mary curtly, rising. "I wasn't born yesterday, although I may appear innocent to you! I have decided that this affair has gone quite far enough. I was only waiting for you to come so that I could tell you to your face! I am going to explain the whole game to Miss Gordon and let her see for herself just what kind of a scoundrel you really are!"

The strode over to the desk and picked up the telephone. Herrman caught her arm pleadingly.

"You are hasty!" he protested. "Think what you are doing! Think of the share you are going to have for yourself from the \$10,000, which is just as good as in our hands now!"

"I don't want the money! I am not going to let you put it over me and take up with that little hussy!" stormed Mary. "We are wasting time talking! Besides, what assurance have I got that you wouldn't trick me out of the money—just as you have been playing with me before?"

"I give you my word!" said Herrman eagerly.

Mary shook her head. "There is only one thing I will do! I am going to get out of the whole matter tonight! If you want to pay me \$5,000 for my share I will let the girl go and keep still! Otherwise, I shall have the satisfaction of telling her the facts!"

Herrman drew back, shaking his head, and Mary calmly gave the number of their flat to the exchange operator. It was enough. Herrman drew out a check book and suddenly wrote out an order for \$5,000. Mary hung back the receiver and Herrman breathed easily once more.

"I will wait here," she said, "while you have this cashed. I prefer the money!"

"You won't get the money," growled Herrman. "You can take the check or nothing!"

Mary shrugged her shoulders and turned again to the phone. Herrman hesitated and growling out a curt order for her to wait, jammed his hat on his head and strode into the hall. Mary waited until the door slammed behind him and dropped into a chair, almost exhausted by the tension of the scene. She had won—far easier than she had expected. Fortunately for her she was not permitted to look into the future and see what the next hour held in store for her!

Back to the girls' flat, Mona, at about the same time, was relating gleefully to a little audience, consisting of Carson, Grant and Winnie Andrews, the details of Herrman's visit and Mary's spectacular intrusion. Carson listened to her story with an unusual gravity.

"You don't seem as enthusiastic as I expected you to be!" the girl cried suddenly, looking up at him.

Carson shook his head. "I find that man, Herrman, is a dangerous character—the kind that would stop at nothing to save himself if he fancied himself in a tight corner. Besides—"

He broke off suddenly, and stealing to the hall door of the flat, suddenly threw it open. A crouching man outside was almost precipitated into the room, and the next moment Carson had fastened his hand into the other's collar and yanked him to his feet. Mona repressed a cry as she saw that the intruder was none other than the so-called theatrical "manager," whom Herrman had presented to them earlier in the day. There was another cry of recognition—this time from Winnie Andrews.

"You villain!" burst from the girl, impulsively springing toward him. "He is the scoundrel who posed as a money lender, and killed my poor father!" she cried. Carson compressed his lips grimly, and dragged the man across the room to an inner bedroom, into which he thrust him and locked the door. Without a word he sprang to the telephone and called the office of the Twentieth Century Vocal Academy. A moment later Mary's voice greeted him over the wire, and he was explaining what had happened. In return, the girl told briefly of her interview with Herrman and its result.

"If you can hold the man for half an hour," she finished, "it will give me time to finish. Do you think you can do it?"

"We can hold him all night!" said Carson, but he was mistaken. When he opened the bedroom door he sprang into the room with a cry of dismay. The window was open, and as he reached it, he was just in time to see the prisoner leap from the fire escape to the ground below, and disappear into the darkness.

Carson darted back to the telephone and again called the number of the Vocal Academy, but there was no answer. Frantically he impounded the central exchange to find what was wrong.

In the meantime, Mary, awaiting the professor's return, in Herrman's private office, was engaged in one of the most exciting experiences of her life. It was not due to a defective connection that Carson's second call failed of an answer, for the girl hears the bell, and had even taken the receiver from the hook to reply when she was held rigid with terror. The door had burst open, and the figure of Herrman's accomplice, the pseudo theatrical "manager," darted toward her.

She dropped the receiver, and was backing away from the desk, when her glance fell upon an open drawer, in which was a revolver. Desperately she snatched it, and leveled it toward the advancing man just as his arms closed fiendishly about her. She felt herself swaying, and then her finger

pressed the trigger of the weapon, and she sank to the floor.

It was this shot, echoing dully over the open wire, which greeted Casper Larson, back in the flat, as he tried in vain to establish a connection with Herrman's office. With a groan he dashed toward the door, calling to the others to follow him. What had happened? He knew Herrman's record well enough now to be convinced that the man would not stop even at murder. Had the killer in a burst of rage and terror, killed the girl who had tricked him?

In the offices of Herrman, Mary Burnett lay motionless on the floor, her eyes fixed staringly on the light. The man, bending over her, sprang back with a gasp of mortal terror. In his eyes was the look of a hunted animal at the thought that the woman at his feet might be dead. Crushing his hat down on his head, he darted out of the door, leaving the motionless girl behind him.

As the door banged shut, Mary raised herself dizzily on an elbow, and surveyed her surroundings. She had not been shot—but had collapsed under the nervous shock of the situation. Now she caught hold of the desk and managed to scramble unsteadily to her feet as the door opened again and Prof. Herrman walked in. For a second, the girl thought that

he, too, had learned of the trap, but she was mistaken. With a snarl, Herrman tossed a bundle of bank notes onto the desk.

Mary tucked them into her handbag, and on a sudden thought, drew a pad of paper toward her and scribbled a receipt. The man took it with a sneer. Before he could decipher its contents, she walked to the door, and pressed the elevator button. Two minutes later she was in the street—and in the arms of Mona, who was the first of Casper Carson's rescue party to spring from the taxicab that had passed outside the building. Mary disengaged herself from the other's embrace and, reaching into her handbag, extended the bundle of bank notes to Winnie Andrews.

"I think this money is rightfully yours, dear!"

Upstairs in his office, Prof. Herrman had just finished reading the following receipt:

"Thanks for the return of the five thousand dollars you swindled Miss Winnie Andrews out of! You will be overjoyed to know, too, that the woman upon whom you were calling tonight is also my accomplice. Call again! We shall all be waiting for you with love—and an officer!"

Herrman slowly crumpled the paper in his hand, and smothered an oath. Even oaths would not do justice to his emotions!

HOLLAND'S STRENGTH

Thirteen Hundred Thousand Men and Women Could Be Enlisted for Defense of Country.

TO TRAIN YOUTH OF COUNTRY

(Correspondence of The Associated Press.)

The Hague, Netherlands, May 20.—An army of 1,300,000 men as Holland's military strength in any future European struggle is the preparedness program of the Volkswaerbaarheids, or National Defense association, which enjoys a state subsidy and has 140 branches, and nearly 14,000 members.

Under this program every able-bodied man and woman would be enlisted for the country's defense; there would be universal service instead of the limited compulsory system which now obtains. The association is convinced that "freedom and independence can be assured only when all who are able, conscious of their duty, prepare themselves in service in the country's defense forces with a view, in case of necessity, to being able to defend those most sacred possessions of the nation."

Compulsory Training.

The concrete scheme of the association takes the form of general compulsory training, with limited repetition and provincial training and organization. Starting out from the principle that the basis of all defense must be the forming of a powerful race, the program would provide physical exercise in the schools, and subsequent preparatory training of the youth of the country. After this, the time actually spent in the ranks would be comparatively short, the association argues, citing what has been seen in that respect in the present war.

Only a few of the large levies thus obtained would suffice to form the field army. Thence the men would pass out into the local troops—territorial defense forces. These latter would be so organized that, together with the strong localized frontier and coast guards, they could be ready to take the field in a few hours.

Summary of Forces.

While the local troops would, in the first place, serve for defense, the field army would be destined for offensive operations. The two together would form a force of about 800,000 men, fully trained, while there would still be a reserve in the depots of more than 500,000 men, making up the total of 1,300,000 mentioned.

Summarized, this new national army would be constituted as follows: Frontier and coastal troops, 134,500 men; field army, 107,000; position

troops, 15,500; marine, 5,000; local troops, 534,500; total, 796,500 men.

Reserve: Local reserve, first ban, 400,000 men; second ban, 170,000 men; total, 570,000 men.

With such an army, which is represented as quite feasible, the old Asiatic principle of retiring behind the famous Dutch "water line" might be abandoned and positions taken up immediately behind the frontiers, the association points out.

Support is Given.

The basic idea of the program is held to enjoy wide sympathy and support, and the plan is expected to come up for serious consideration in one form or another when the present crisis is past.

In a talk with the correspondent of The Associated Press, the secretary of the association laid special stress on the fact that women must also be organized and trained to cooperate, presumably largely in Red Cross work.

Apart from its propaganda activities, the National Defense association has been instrumental in raising nearly 10,000 volunteer Landsturm troops to reinforce the mobilized army.

Japanese Women Are Being Emancipated By Factory Rules

(Correspondence of The Associated Press.)

Tokio, June 1.—Japan's new factory law, effective June 1, marks the first step in the emancipation of women employees in Japan.

From 60 to 70 per cent of the factory workers in Japan are women. Raw silk, cotton, yarn, fabrics, tea, matches, towels and straw braids, which hold an important position in Japan's export trade, pass through their hands. They seldom make complaints and have never gone on strike.

About a million workers will be affected by the new regulations. The law prohibits the employment of juvenile workers under the age of 12 in any heavy and laborious work, of males under 15 and females of any age more than twelve hours a day, or between 10 p. m. and 4 a. m., except on exceptional cases, and provides the granting of at least two holidays a month.

It is forbidden to employ boys under 15 or women for such work as cleaning, oiling or repairing of machinery, in motion or in such dangerous work as the handling of poisonous or other dangerous material, or when the work is harmful to health.

Monetary relief in case of accident through no fault of the operative is also provided.

CREDIT

It is good to have money and the things that money can buy; but it is good also to check up and find out whether you are missing some of the things that CREDIT can buy.

Your credit—every honest person's credit—is good with Loftis Bros. & Co. No red tape to go through—no embarrassing details.

Open a Charge Account With Loftis Bros. & Co.

—Just arrange to pay in small amounts weekly or monthly as suits your convenience.

Open daily until 8 p. m. Saturdays 11:30 a. m. to 7 p. m. Write for catalogue No. 903, Phone Douglas 1444 and our salesman will call with articles desired.

LOFTIS BROS. & CO. 1123

DIAMONDS WATCHES ON CREDIT

17 JEWEL ELGIN WATCH

\$1 A MONTH. \$12.75

No. 18—Men's Watch, Elgin, Waltham or I. M. p. d. c. movement—25-27 J. W. a guaranteed double strap gold filled case. Only \$12.75 \$1 a Month.

The Old Reliable, Original Diamond and Watch Credit House.

Main Floor, City National Bank Block, 409 S. 16th St., Omaha. Opposite Burgess-Nash Co. Department Store.