

The Soul of a Heel :: By Jack Lait

There has been many trilateral combinations known to fame—P. D. Q., S. O. S., F. O. B., C. O. D., G. O. P., and Q. E. D. But the one that has struck more terror than S. O. S. caused more cursing than C. O. D., and had almost as many qualified charter members as G. O. P., is that blue notation of the teller's blue pencil—N. S. F.

In the sweet language of the banker, N. S. F. is a trade term, signifying "Not Sufficient Funds." The letters are written on checks that fail to clear because they would take out more than the undersigned has in. Some people can get their cashed—some people have credit. Therefore, N. S. F. on a poor man's check also means "Not Sufficient Faith."

Whatever it may not mean, this is clear, it means "Nothing doing." There are many famous stories of N. S. F. There is the one about the lady whose check came back and, when she indignantly called up the bank and was told that she had drawn beyond her balance, she said it couldn't be because she still had four checks left. There is another about the man who found N. S. F. on the typewriter, and one of his "Pay to the order of" slips, and on inquiry was told that it meant "Not Sufficient Funds." He told his wife about it: "Can you imagine—a bank like the Twelfth National—not having sufficient funds to cash a check for \$14.80?"

Return-trip checks, or booming paper, except the "No account" division, create no criminal liability except as evidence of a confidence game; an N. S. F. check is not prima facie felony; the law looks upon it as an "error," and a civil lawsuit will utilize one as a voucher of indebtedness, but a grand jury will not act on it unless there is strong circumstantial evidence to support a deliberate plot to defraud.

Therefore, many honest men really grow careless and often get their bank balances jimmied; many ladies who keep books in their—many ladies very just guess at how much they have on deposit, and now and then a "kiting" operation gets buckled on some one's account, and the "No account" division, before it reaches its destination, a hope that goes wrong. Because issuing a check beyond the signer's drawing power is no penitentiary transgression, check cashing has largely taken the place of the plain touch. Many men cannot borrow, but almost any one can get a check honored by some one on this side of the teller's window. Few dare to pass demands on banks where they are not depositors; and, if they are depositors, that seems to give them some standing. Some men would rather die than have their John Hancock on a dishonored check; others would much rather live.

This prologue, which might have been written by the oversigned in blood almost as well as in ink—for he has suffered—is a buffer to the start of a story. As the quick imagination of the reader may have already suspected, it has to do with an N. S. F. check. Rather, it has to do with the N. S. F. system of limiting a depositor within the bounds of his deposit instead of letting him write money like a mint. Or is it the government that writes money against the mint? Anyway, you get the idea.

Harrison Barlow was a rich man. He had assets, credit, good will and an established name. No one ever associated him with any questionable paper.

He also had liabilities; among them was a peevish, jealous and spiteful wife.

Mrs. Harrison Barlow did not believe that her husband spent all the time that he spent away from home in his offices and in his clubs. So she did that very unwomanly and very unladylike thing, she engaged a private detective agency to spy on her husband.

Sherlock Holmes and other private detectives had been immortalized and idealized. There are men like Pinkerton who accept certain decent lines of investigation and remain honorable. But it is no libel on the profession to state, after years of close observation and intimate contact with volunteer gumshoes, that the large body of them are of an unsavory order, ranging from swill-skimmers to blackmailers. Judges warn juries that their testimony is to be regarded with reservation and suspicion. Juries, after years of court and newspaper saif at their statements and usually smell something rotten there. The official police hold them in cold contempt.

Harrison Barlow shared the common opinion of the lot. And there was a sneer of displeasure, mingled with an expression of curiosity, as he sat at his desk waiting for the undersecretary to usher in the man whose card lay on his desk—Taylor Brutt, representing the Acme Detective Service.

Brutt slouched in. Barlow looked up, expectantly. Brutt, being a detective, did not forget his detecting. He took in the office with a comprehensive glance, sized up the furniture and proportions with studied and poised pains, looked rapidly over both shoulders to see whether any one else was in ear-shot, then slipped oilily into the chair.

"You wanted to see me?" asked Barlow.

"Mr. Barlow?"

"Yes—Harrison Barlow."

"How do I know you are Mr. Barlow?"

"Who gives a hang whether you know or don't know? I didn't send for you. As far as I know, I have no business with you. You sent your card to me. If you have anything to say that you think I will listen to, proceed; but don't put on your cheap tin star mysterious stuff with me. What to you want?"

"You're Mr. Barlow, all right. No body but a rich man would feel so sure of himself when a detective asks to see him."

"My wealth, as far as I can see, is none of your affairs; and if you are a detective that is between you and yourself. I never heard of you or your alleged agency. Kindly omit the comments and state plainly what you want—or get out."

"Thanks, I will."

"Will which?"

"State what I want. That is, I don't exactly know what I want—that is, how much I want. That is for you to decide."

Barlow rose. "That sounds to me like a shake-down of some sort. What is this can be I have no idea.

But, before you tell me, let me tell you: if you've come here to blackmail me you're in the wrong nest."

"My dear Mr. Barlow, where do you get this blackmailing stuff? You never further from the facts in your life. I can do you a service, and, like most people, when I have services for sale I ask a price—that's all."

"I don't want any detective work done."

"This isn't detective work—exactly. You may not be so exact when I tell you that Mrs. Barlow has hired detectives to follow you wherever you go."

"What?"

"Just that. And I'm the man assigned to the case—I'm the operative what tails you an' trails you an' writes a report every night of all your actions. A duplicate of that report goes to Mrs. Barlow."

"How long has this been going on?"

"It hasn't been—it's just gonna c'mence. Us boys don't pick up plums like Harrison Barlow every day. So I says to myself that I think I can make a deal with you, see? If I would o' shaddered you first, then you'd o' said I was tryin' to give you the shake becuz I had it on you. But I come to you before I begun."

"And what is it? What do you want? What can you do for me?"

"Well, I've already done a good bit for you, slippin' you the tip-off that you're to be watched. So now you can act accordin'—see?"

"I shall act just as I would have. I have nothing to hide, though it is rather a sheepish sensation, I fancy, to know that one is being blood-hounded about."

"Suit yourself about that. Now, then, my offer is to sneak a copy of each report to you, so that you'll know exactly what goes to your wife. Bein' warned, you'll natch'ly see that nothing'll be done that'll make a bad report. But, if you wanna lose me for an hour or so any time—well, I'll listen to reason, gov'nor. Now, ain't that worth somethin'?"

Barlow drew up, and for a few minutes he sat in thought.

"Brutt, he said, 'I ought to kick you out of my office. You are a rat that isn't on the level even with the dirty business you typify, that isn't faithful to the scavenger who employs you or to the misjudged person who pays you."

"But I have a weak human curiosity to see reports on myself and to know what my wife reads about me. I shall not betray you either to her or to your agency. I intend to feel no gratitude toward you, and you needn't expect any. But I will pay you—that is I will tip you."

"How much do you want, demand or expect?"

"Oh," said Brutt, "I leave that to you. Pay me what you think it's worth. You know better than what I do what the reports is gonna say if they're on the square, an' what you wanna have 'em say if I shade for you."

"Let me repeat, there is nothing in the reports that I want except the truth and all of it. As for the value of knowing what's in them, that will lie entirely in my assuring myself that you are not lying. And I suppose that the only way now to prevent your lying is to pay you off. You should know what that is worth, having probably set a price on that sort of work before."

"Well, it depends on two things—how much there is to keep quiet an' how rich the party is."

"There is nothing to suppress, except slanders. As for my wealth, how much do you suppose I am worth, as a basis for estimating what I should give you?"

"Oh, I don't know—they call you a millionaire."

"They do, eh? Perhaps we had better not go too deeply into that. Tell you what I'll do."

"You come in here one month from today. If I shall have had my daily report duplicate during that time, and I find that each report is true in every detail—unsparingly, unwaveringly, an' uncompromisingly true—I shall, within reason, let you name your own fee. You understand—fix your own value on your own services to me. Is that satisfactory?"

Brutt backed out, bowing, saying it was more than fair—nothing could be fairer.

During the succeeding month Barlow received in a plain envelope, daily, a thin sheet bearing a copy of one which went simultaneously to his wife. He believed that the copies were true, as they undoubtedly were, for he knew his wife well enough to know that had she received damaging statements he would have heard from her. His conduct during the month was exemplary.

On the 31st day Brutt called. "How was them reports?" he asked. "They were correct."

"You bet they was, what's my hand-out?"

"I told you you could name your own, within a limit."

"Well, what's the limit?"

"Ah, you'll never know. I have arranged as follows: I opened a checking account in the A-B National bank for this purpose. I deposited there a certain sum of money. I have here a check against that bank, made to the order of

me, and none of them can sew or cook, so the family have more or less depended on me for the past 10 years. All the girls, with the exception of one, are still in school, and if I left home now it would mean endangering the education of all of them."

"And how about the girl who's finished school? It must be about time for her to step up and take a hand, eh?" I suggests practically.

"Well," she hesitated—"you see Flossie's to be married next month, and just now she's busy getting her trousseau together."

"Mon Dieu!" I says to myself enthusiastically. "We have with us the original Babes in the Woods and they've got to be rescued. Watch me reduce four selfish young females to darnin' their own silk stockings, and one elderly gentleman of leisure with an occasional twinge of rheumatism in his left limb to carryin' his own dinner pail! Watch me do it inside 24 hours."

"My dear young friends," I says, earnestly adjustin' my toitor-shells and applyin' myself to palimistry, "I see in your hands a strange forecast—the strangest and most unusual forecast, in fact, that its ever been my privilege to investigate. In the hand of each, radiating upward from the line of marriage, is the sign of a remarkable descendent."

Both of them are registerin' tense interest, so I go on:

"This descendent may represent the second, third or fourth generation; he is destined for fame and usefulness; his life should count for much to his country; for the two parties to delay their marriage longer would be to risk the fulfillment of this prophecy."

Did it work, you're wonderin'? Perfectly—with only 15 minutes of argument and a two-hour preparation after nine years of waiting. They took the next train for Niagara and the honeymoon, and I had the honor of notifyin' two distinguished families of the happy event. It was one of the most amusin' duties that ever fell to my lot.

And about the descendent? Oh that's not on my conscience. They'll probably start innocuin' the first grandson with the idea that he's going to be president of the U. S. A. about the time he cuts his second molar, but that won't injure anybody. In fact, they claim it's the makin' of a man to feed him on those louty meals from the cradle up.

Next Week—"Shattering the Dream."

Bearer, with my signature on the proper line."

"Yes—but it don't say how much."

"No. You are to fill it in."

"Well, how can I fill it in if I don't know how much is in the bank?"

"That is for you to worry about. If you write in a sum larger than the check is good for at that bank, it will be turned down, N. S. F., and will be valueless. You cannot sue me on it as you cannot prove consideration—the law would not call what you did 'Value received.'

"An' if I fill it out for less I'm cheatin' myself."

"Quite so. Now, there is no use in your trying to get any inside information from any of the clerks or employes of the A-B bank. The president is a close friend of mine, and I have had him instruct every attaché that if he violates the bank law by exposing the amount a depositor has in the bank, especially in this instance, it will mean dismissal and disbarment from any other bank in the national alliance. You need not snoop around my confidential employes, either, because in the first place they would not tell you if they knew, and in the second they have no way of knowing, as I made the deposit in currency."

"Then how do I guess?"

"By your judgment—your judgment of me and yourself, to guide you in your judgment of what I think you think this unhandcapped piece of treachery is worth. Here's your check. I assure you I am not hoaxing you. It is good for what I think I owe you—and no more. Good day."

Barlow had that morning faced his wife with his knowledge of her surveillance on him, and had commanded her to draw the sleuths, which she had done.

Brutt walked out, blowing on the check. His head was in a whirl. He had no idea whether the paper was worth \$10 or \$1,000—or maybe more. Barlow was a millionaire; true, he obviously disliked Brutt, but who knew what a millionaire's estimate would be in the circumstances?

He pondered and pondered and writhed and writhed. Then he got an idea. He walked feverishly to the paying teller's window in the bank, pushed in the check, and said: "Mr. Barlow wants to close this account. Please fill it in for the amount of his credit and give me the money in large bills."

The clerk examined the paper, then snipped it back.

"Don't make me laugh," he said. Brutt put his nose between the bars and whispered:

"They's a suit o' clo's in this for you, it ain't nothin' queer or small, but it's a hint on how much this runs for. You see, it's mine, an' if you think I didn't get it on the level you kin call up Barlow. Only he's a kiddie, see? Now, this chunk was put in here jus' for me, but Barlow is havin' some laughs seein' how much I'm goin' to nick him for. He owes me his life. He wouldn't care."

The teller pressed a button under the window, and the bank policeman came double quick.

"Throw this heel out of here," said the teller. "He's trying to bribe me to expose forbidden secrets."

Brutt was on the sidewalk before he had time to swear. He returned to his room. He knifed his brows and he poured perspiration. He decided alternately that the figure he had fixed on was too much and not nearly enough. Had Barlow given him \$100 that morning he would have been overjoyed. Now—what if he was at the threshold of \$1,000? He felt he had \$1,000. Was it worth the gamble? It certainly was, and it was not likely that Barlow would open an account with less or rate Brutt's help at less. No. Barlow liked him pointedly. He had probably stuck in \$50 or some other low amount to trick Brutt into taking a picayune or losing even that.

For two days he trembled over that check. He lost sleep and neglected meals. Once he had fixed on \$100 as a safe medium, and had written the first figure "100." Then his hand stopped and he realized that he had now limited himself to \$10 or \$100. With one for the first figure, those were the only choices now. Chances of \$250 or \$500 or \$300 or \$600 were gone. He cogitated and cogitated. It was too much for him. He had no confidence in his own judgments. So he went to Mike Hillis, a former private detective, now a note shaver and loan shark, told him all the circumstances, and put the matter up to him. Hillis thought a moment and then said:

"Give you \$150 for the check?"

Brutt held out for \$280. Hillis refused. Brutt asked \$175. Hillis gave it to him.

"Now, what are you gon' to do with the check?" asked Brutt.

"Cash it," said Hillis.

"For how much?"

"Plenty."

Brutt looked at his \$175—a lot of money, yet not as much as more money. Had he "done himself?" Probably. Hillis would not have bought it had he not been sure to turn a profitable transaction.

Hillis refused to discuss it any further. Brutt tried to look as though he had taken all the best of it and went away.

Hillis walked briskly to the A-B

Heart Secrets of a Fortune Teller

By RACHEL MACK. A Postponed Wedding.

It's not uncommon for a couple of young lovers indulgin' in a joy spree to visit one of those Coney-Island-County-Fair fortune tellers, but a serious profession like mine won't often catch them in pairs. They generally come singly—and on the quiet, at that.

So it's no wonder my interest was aroused when a dignified man and girl walked in yesterday and asked for a consultation together. There was a hopeless, resigned air about them that enlisted sympathy.

"We want information relative to the future," says the man, active as spokesman. "We have been engaged for nine years, and our marriage still seems as impossible as ever."

"What's the hold-up?" I ask.

"Cruel parents 'n' everything!"

"No," he answers seriously, not being in a mood for light talk, "I suppose our families are agreeable enough to our marriage—some day. Nobody seems to have any objection to our being engaged, so long as we're willing to put the wedding off indefinitely."

"Strange predicament," I parley, not yet seeing light. "Let's have a look at the palms involved. Right hands, please!"

I compare the two hands and find a similarity of tastes and dispositions, with a corresponding history of facts in the romance lines. Neither has but one love affair, and both love lines run on the same incline and are intercepted by a like obstacle in the form of a square. It's perfectly plain to me, with this data before my eyes, that these two human beings were made for each other in the beginning, and I resolve to remove the aforementioned obstacle if it can be done.

"You see," the girl informs me in a confidential tone of voice, "Tom's father is not able to work on account of his rheumatism, and Tom's brothers refuse to share the burden of taking care of him. So that leaves the entire responsibility on Tom."

"Is the old man bedridden?" I enquire.

"No," Tom speaks up, "only has it in his left leg, but work of any sort seems to make him very uncomfortable, and it seems a shame to push him to it."

"So that's what's kept the ceremony waiting for nine years, is it?" I asks, beginning to get the drift.

"Not entirely," the girl answers. "I have four younger sisters in my

home, and none of them can sew or cook, so the family have more or less depended on me for the past 10 years. All the girls, with the exception of one, are still in school, and if I left home now it would mean endangering the education of all of them."

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Next Week—"Shattering the Dream."

Distributor Wanted

—who can establish dealers and sell direct to farmers. An opportunity for a live-wire distributor to build a wonderfully profitable business in this territory.

We have an exceptionally interesting proposition to make to an aggressive distributor who has the energy and ability to sell. Exclusive territory and attractive profits. This is an opportunity to establish yourself in a permanent and profitable business. Small capital required.

60,000 satisfied users KNOW the Handi-Tool. No limit to the heavy, hard jobs the Handi-Tool will do—lifting, moving, wire-stretching, post pulling, logging. A positive necessity to every farmer. Write us today.

Handi-Tool Mfg. Co.
INDIANAPOLIS, IND.

The All-Purpose Farm Tool
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SPIRIT POWER FROM THE SPIRIT WORLD
A New Book Just Out
BY DR. DELMER EUGENE CROFT
HOW TO COMMUNE WITH THE SPIRIT WORLD
Gives You the Key to Supernatural Forces
SPIRIT POWER IN HEALING
MIRACLES OF NEW THOUGHT
MIRACLES OF THE ROSARY
MIRACLES OF CHRISTIAN SCIENCE
Sold at all News and Book Stands, 35 cents per copy, or 3 copies for \$1.00, or by mail, postpaid, send direct to Dr. D. E. Croft, New Haven, Conn.

National, where he wrote in \$4,000, signing the "1" with an "L." He handed it in. The teller refused it. On what grounds? N. S. F.

"I thought," said Hillis, "that Barlow's fist would be good for \$4,000 here, no matter what his statement shows."

"It would be—but in this instance we have been asked by Mr. Barlow himself not to allow an overdraft."

Hillis walked out and around the corner. He entered the C-D National.

"Has Mr. Harrison Barlow got an account here?" he asked.

The clerk nodded.

Hillis scratched out the name of the other bank and wrote in the name of this one. The teller gave him \$4,000 without a question. One may not tamper with a signature, with a date, with a payee, with the amount in numerals or literals on a check. But one may line out the printed name of the bank and scribble in any other without harming it.

When Barlow got it back—from the wrong bank—he whistled, then smiled.

"And I thought Brutt was a piker," he soliloquized. "For \$4,000 I could have enjoyed myself that month."

(Copyright, 1921, by Jack Lait.)

Shimmy Passe, Czarda Dance Craze in Paris

Paris, May 7.—The doom of the shimmy has been sounded in Paris by no less a person than Archduke Albert Hapsburg, son of the archduke and princess of Crois, first Austrian archduke to return to Paris since the war.

The archduke is a slender, handsome young man, and was credited with being the fashion arbiter of Austria-Hungary before the war.

In place of the shimmy he has introduced the Hungarian Czarda, choosing as the scene of his innovation a charity fete at Calriage's.

Arriving a trifle late, he found dozens of couples luxuriously shivering on the floor. "What's that?" he asked.

"The shimmy," he was told.

"I know one better than that," he answered, and forthwith proceeded to teach two baronesses and a countess the mysteries of the Hungarian national dance. The dance included six separate hops on each foot, taken in unison, the dancer holding his partner close against him.

"It's just like the shimmy, only more passionate," said the baroness.

Now they dance nothing else at Calriage's.

Paris, May 7.—As a means of encouraging French parents to have more children a special bill passed in Parliament promises government aid to parents of large families. A Frenchman, the father of three children less than 14 years old and still living, receives an allowance of 360 francs per year at the birth of the fourth child. He will receive a further grant of 390 francs for every child born after the fourth. Parents subjected to income tax will not receive any grant. An attempt to accord these gratifications to illegitimate children was rejected, it being pointed out that most of these children have been taken in by the institute of public relief.

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"Gets-It" Ends All Corns

Just as Good for Calluses. Money Back If It Fails.

Thirty seconds after you touch the corn with this liquid corn remover the jabbing, stinging pain of it stops, for all time.



Simple as A. B. C.
No corn, hard or soft, is too old or too deeply rooted to resist. "Gets-It" immediately dries and shrivels, the edges loosen from the true flesh and soon you can peel it right off with your fingers as painlessly as you trim your nails.

Don't coddle corn pests. Don't nurse and pamper them. Don't cut and trim them. REMOVE them with "GETS-IT." Costs a trifle at any drug store. Mfd. by E. Lawrence & Co., Chicago.

Leg Sore

A huge sore—very deep—full of food discharge. Agony all day; no rest at night. Then just a few drops of the gentle, cooling liquid, D. D. D. Irritation and pain gone. Sweet, refreshing sleep at night. In due time, complete healing. We guarantee the first bottle, 50c. 50c and \$1.00. Ask for D. D. D. today.

D. D. D.
The Lotion for Skin Diseases
Five Sherman & McConnell Drug Stores.

UNION OUTFITTING COMPANY
COMPLETE HOME FURNISHERS
S. E. COR. 16th & JACKSON STS.

MOTHERS' DAY

Make Every Day Mother's Day

Of course, she will be pleased with flowers and candy, but wouldn't she be tickled to receive some useful household utility that will lighten her day's work—give her more time to do the things she wants to do and add years to her life?

Lower Rent Means Lower Prices

By locating "Out of the High Rent District" we have cut that big item of expense—RENT—and you profit thereby.

Prices Are Low and You Can Have Easy Terms

RUG SALE!

While They Last—Special Wood Plant Boxes, 79c

These deep 36-inch long plant boxes are strongly put together and painted green; should last for years.

Large Steel Plant Boxes with patented watering device \$1.29

Berry Bowls, at 29c

Good Brooms, at 31c

Percolator, at \$1.25

Dish Pans, at 98c

Rolling Pins, at only 27c

Long Handle Dust Pans are 25c

ACME Ice Cream Freezers 65c

Good Electric Irons, \$3.95 at \$3.95

MARVO Cedar Oil Polish 49c

Large quart bottle. \$1.48

10-Piece Brown Betty Baking Sets, are only, per set. \$1.48

Etc. Etc. Etc.

Monday Bargains! And look at the dollars you save.

\$52.50 Velvet \$34.50 Rugs, Monday

High-grade 8-3x10-6 rugs in beautiful floral, Oriental and small all-over patterns.

Handsome 9x12 Brussels Rugs, 1920 Price \$42.50—
\$24.50

Fine 8-3x10-6 Tapestry Rugs, 1920 Price \$34.50—
\$19.75

Good Cooks Must Have Good Tools

You cannot expect mother to do good work if she has not the proper tools. She'll be able to get through the business of preparing meals in much less time with much less effort—with

Hoosier Cabinet

—than she can the Old Way! The Hoosier centralizes all Kitchen Work—at its broad table, a big, handsome Hoosier. \$42.00

\$1 Delivers Any Hoosier

Moving and Shipping

Our big fleet of Auto Vans insures prompt service at lowest rates. Phone Douglas 1800.

Nationally Advertised "MAYTAG"

Nationally Advertised "THOR"

Nationally Advertised "GURNEY"

Three Door, Side Icing Refrigerator **\$37.50**

Mother would appreciate a Good refrigerator like this that would save food and milk as well as ice.

Perfect baking, quick intense heat or a slow simmering—all under simple automatic lever control. No smoky wicks to clean, for asbestos kindlers replace them.

Maytag Electric

Eliminates the Drudgery of Wash-Day

Such thorough cleansing of heavy pieces is convincing. Such careful handling of dainty, fluffy things banishes doubt. Such speed and economy are a joy to behold—washday ceases to be a perplexing problem for mother with a "Maytag."

Sold on Easy Terms

Maytag Hand Power Washing Machine at \$19.50

Thor

Saves Her Rugs—Saves Time—Saves Labor

A broom is out of date. Why let mother continue to stir up clouds of dust and germs, tire her arms and have to go all over the house again dusting when a "Thor" Electric Cleaner will glide quickly over her floors, gathering all the dirt with no work or dust whatsoever.

A former \$55 Model "THOR" . . . \$39.75

Mother Would Enjoy an Electric

No tiresome winding, just an easy-running motor that never runs down, never gets out of order. It is the biggest value in the phonograph world today at—

FREE! \$25.00 Worth of Records! \$110

FLORENCE OIL COOK STOVES

Gas Stoves with "Lorain" Oven Heat Regulator will enable mother to cook a whole meal in oven without watching. She can go away for from 3 to 6 hours and upon return find a dinner deliciously done.

Sold on Easy Weekly Terms