

THE REAL ADVENTURE

By HENRY KITCHELL WEBSTER

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OVER ROSE STANTON THERE COMES A CHANGE WHICH PUZZLES HER HUSBAND—AT FIRST HE THINKS SHE'S PEVISH, BUT SHE IS NOT.

SYNOPSIS—Rose Stanton marries Rodney Aldrich, a rich young lawyer, after a brief courtship, and instantly is taken up by Chicago's exclusive social set and made a part of the gay whirl of the rich folks. It is all new to the girl, and for the first few months she is charmed with the life. And then she comes to feel that she is living a useless existence, that she is a social butterfly, a mere ornament in her husband's home. Rose longs to do something useful and to have the opportunity to employ her mind and utilize her talent and education. Rodney feels much the same way about himself. He thinks he ought to potter around in society just to please his wife, when in reality he'd rather be giving his nights to study or social service of some sort. They try to reach an understanding, following the visit of two New York friends, who have worked out satisfactorily this same problem.

CHAPTER X.

A Birthday.

Rodney heard young Craig, who deviled up law for him, saying good night to the stenographer. He waited till he heard them go, then went out and disconnected his own desk telephone, which the office boy, on going home, always left plugged through; went back to his inner office again, and shut the door after him.

There was more than enough pressing work on his desk to fill the clear hour that remained to him before he had to start for home. But he didn't mean to do it. He didn't mean to do anything except to drink down thirstily the sixty minutes of pure solitude that were before him. That hour had become a habit with him lately, like—like he smiled at the comparison—like taking a drug. He was furtive about it, too. He never corrected Rose's assumption that the thing which kept him late at the office so much of the time nowadays was a press of work.

It was not that she had faded for him—become less the poignant, vivid, irresistible thing he had first fallen in love with. Rather the contrary. She hadn't seemed quite well, lately, nor altogether happy, and he had not been able to find out why. He had attributed it at first to the shock occasioned by her mother's illness and her departure with Portia to California; but this explanation seemed not to cover the ground. She was all right, she always said. He couldn't force confidence from her, of course. But her pale face and eyes wide with a trouble in them he could not fathom, stirred something deeper in him than the former glow and glory had ever reached.

And there was a new thing that gripped him in a positively terrifying way—a realization of his importance to her. He had discovered one day—a fortnight or so ago, in the course of a rummage after some article he had mislaid, a heap of law books that weren't his. He had guessed the explanation of them, but had said nothing to Rose about it—had found it curiously impossible to say anything. If only she had taken up something of her own! It seemed as essentially a law of her being to attempt to absorb herself in him, as it was a law of his to resist that absorption of himself in her.

But resistance was difficult. The tendency was, after his perfectly solid, recognizable duties had been given their place in the cubic content of his day, that Rose should fill up the rest. And yet there was a man in him who was neither the hard working, successful advocate, nor Rose's husband—a man whose existence Rose didn't seem to suspect. (Was there, then, in her no woman that corresponded to him?) That man had to fight now for a chance to breathe.

He got a pipe out of a drawer in his desk, loaded and lighted it, stretched his arms, and sat down in his desk chair. The thing exactly in front of his eyes was his desk calendar. There was something familiar about the date—some subconscious association that couldn't quite rise to the surface. Was there something he had to do today, that he'd forgotten? Then, with a grunt of relief and amusement, he got it. It was his birthday! Another milestone.

A year ago! That was the day it had all begun. How did he compare the man who sat there now—with the man who had unhesitatingly jumped off the car to follow a now-adventurous—the man who had turned up water-tight at Frederick's dinner and made hay of her plan to marry him off to Horstine Woodruff!

He was increasing his practice now, making money, getting cautious—prudent; he didn't bolt the truck any more. And the quality of his work was good; he couldn't quarrel with that. Only, the old, big free dreams that had glorified it were gone. He was in harness, drawing a cart; following a bundle of hay.

The building was pretty well deserted by now, and against the silence he heard the hummer in his telephone switchboard preening indignantly that someone was trying to get him on the phone. He thought at first he

wouldn't answer. He didn't want to talk to anybody. But no one can resist the mechanical bell ringers they use in exchanges nowadays—the even-spaced ring and wait, ring and wait, so manifestly incapable of discouragement. At the end of forty-five seconds, he snatched open his door, punched the jack into its socket, caught up the head piece, and belatedly "Hello!" into the dangling transmitter.

And five minutes later he was calling Rose on the wire. "Rose, listen to this! Harry Lake and his wife are here. He just called up. They got in from New York at five o'clock, and I've asked them out to dinner.—Harry Lake and Jane! What's the matter? Can't you hear me? . . . Why, they're about the best friends I've got. The magazine writer, you know, and his wife. And they're coming out to dinner—coming right out. I told them not to dress. I'll come straight home myself—got there before they do, I guess. . . . All right! Good-bye!"

But he sat there frowning in a puzzled sort of way for half a minute. Rose's voice had certainly sounded queer. He was sure she hadn't planned anything else for tonight. He distinctly remembered her saying just before he left for the office, that they'd have the evening to themselves. And it was incredible that she should be bringing home two old friends like the Lakes on the spur of the moment, to take pot-luck. Oh, well, you couldn't tell about people's voices over the phone. There must have been something funny about the connection. An opportune taxi just passing the entrance to his office building as he came out, enabled Rodney to better the fifteen minutes he'd allowed for getting home. But in spite of that fact, he found Rose rather splendidly gowned for her expected guests.

"Good gracious!" he cried excitedly. "What did you do that for? I thought

you'd be in your nightgown."

"What are you going to do to them?"

"Economic independence—equality, easy divorce—all the new stuff."

"I'm not against it," Rodney said, "any more than I'm against tomorrow being Tuesday. It's going to be Tuesday whether I like it or not. But that conviction keeps me from crusading for it very hard. What I'm curious about is how it's going to work. When they get what they want, do you suppose they're going to want what they get?"

"I know there was something deadly about your grin," said Jane. "What are you so cantankerous about?"

"Why, the thing," said Rodney, "that annoys me naturally sweet disposition is this economic independence. I've been hearing it at dinner tables all winter. When I hear a woman with five hundred dollars' worth of clothes on—well, no, not on her back—and anything you like in jewelry, talking about economic independence as if it were something nice—jam on the pantry shelf that we men were too greedy to let them have a share of—I have to put on the brakes in order to stay on the rails."

"We men have to fight for economic independence from the time we're twenty, more or less, till the time we die. It's a sentence to hard labor for life; that's what economic independence is. How does that woman think she'd set about it, to make her professional services worth a hundred dollars a day—or fifty, or ten?—What's she got that has a market value? What is there that she can capitalize? She's got her physical charms, of course, and there are various professions where she can make it pay. Well, and what else?"

them. I was always having dinner with them—either out in Rogers Park, where they lived, or at queer, terrible little restaurants downtown. They were always game to try anything, once. He's the longest, leanest, angriest, absent-mindedest chap in the world. And just about the best. And his wife fits all his angles. She writes, too. Oh, you're sure to like them! They're going to be out here for months, he says. He's going to specialize in women and he's come back here where they get the vote, to make headquarters. It's great! I haven't had a real talk with anybody since he went away, over a year ago."

Then, at the sound of the bell, he cried out: "There they are!" and dashed down into the hall ahead of the parlor maid, as eagerly as a schoolboy anticipating a birthday present.

Rose followed more slowly, and by the time she had reached the landing, she found him clapping Barry on the back and shaking both hands with Jane, and trying to help both of them out of their wraps at once.

When the greetings were over and they were on the way upstairs again, he said: "I told Rose we weren't going to dress, but she explained she didn't put on this coronation robe for you, but for a treat for me before I telephoned, and hadn't time to change back."

And when Jane cried out, as they entered the drawing room: "Good heavens, Rodney, what a house!" he answered: "It isn't ours. We rented it for a year in some sort of honeymoon delirium, I guess. We don't live up to it, of course. Nobody could but the woman who built it."

The gaiety in his voice clouded a little as he said it, and his grin, for a moment, had a rueful twist. But for a moment only. Then his untamped delight in the possession of his old friends took him again.

They talked—heavens, how they talked! It was like the breaking up of a log-jam. The two men would rush along, side by side, in perfect agreement for a while, catching each other's half-expressed ideas, and hurling them forward, and then suddenly they'd meet, head on, in collision over some fundamental difference of opinion, amid a pragmatic spray of epigrams. Jane kept up a sort of obligation to the show, inserting provocative witticisms here and there, sometimes as Rodney's ally, sometimes as her husband's, and luring them, when she could, into the quiet backwater of metaphysics, where she was more than a match for the two of them.

But the main topic of the evening got launched when Rodney seized the advantage of a pause to say:

"A series of articles on women, chi! What are you going to do to them?"

With that the topic of feminism was on the carpet and it was never thereafter abandoned. After half an hour of it Jane turned to Rodney. "But what do you think about it?" she demanded. "You've been grinning away there all this time without saying a word. Are you for it?"

"For what?" Rodney wanted to know.

"Economic independence—equality, easy divorce—all the new stuff."

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"We men have to fight for economic independence from the time we're twenty, more or less, till the time we die. It's a sentence to hard labor for life; that's what economic independence is. How does that woman think she'd set about it, to make her professional services worth a hundred dollars a day—or fifty, or ten?—What's she got that has a market value? What is there that she can capitalize? She's got her physical charms, of course, and there are various professions where she can make it pay. Well, and what else?"

"She can bear children," said Jane. "She ought to be paid well for that."

the vast majority of women can bear children, the only women who could get well paid for it, would be those exceptionally qualified, or exceptionally proficient. This is economics, now, we're talking. Other considerations are left out. No, I tell you, economic independence, if she really got it—the kind of woman I've been talking about—would make her very sick."

"She'd get over being sick, though, wouldn't she," said Rose, "after awhile? And then don't you think she'd be glad?"

Rodney laughed. "The sort of woman I've been talking about," he said, "would feel, when all is said, that she'd got a whole brick."

Rose poured his coffee with a steady hand. They were in the library now.

"If that's so," she said, "then the kind of woman you've been talking about has already got a profession. As Doctor Randolph says, she's cashed in on her ankles. But maybe you're mistaken in thinking she wouldn't choose something else if she had a chance. Maybe she wouldn't have done it, except because her husband wanted her to and she was in love with him and tried to please. You can't always tell."

It was almost her first contribution to the talk that evening. She had asked a few questions and said the things a hostess has to say. The other three were manifestly taken by surprise.

But surprise was not the only effect she produced. Her husband had never seen her look just like that before. The flash in her eyes, the splash of bright color in her cheeks, the exciting timbre of her voice, was new to him and very alluring.

Barry saved him the necessity of trying to answer, by taking up the cudgels himself. Rodney didn't feel like answering—nor, for the moment, like listening to Barry. His interest in the discussion was cold, for the moment, by the thrill and wonder of his wife's beauty. For the next half hour she matched wits with Barry Lake very prettily.

When Jane declared that they must go, her husband protested.

"I haven't managed yet to get a word out of Rodney about any of his things. I want to know how far you've come along with your book on 'Actual Government.' I want the whole thing. Now."

"Two had my fling," said Rodney, with a sort of embarrassed good humor. "There are no more intellectual wild oats for me. Have you forgotten your're talking to a married man?"

On learning their determination to walk down-town, he said he'd go with them part of the way. Would Rose go, too? But she thought not.

CHAPTER XI.

A Defeat.

The gown which Rodney had spoken of apologetically as a coronation robe, was put away; the maid sent to bed. Rose, huddled into a big, quilted bathrobe, and in spite of the comfortable warmth of the room, feeling cold clear into the bones—cold and tremulous, and sure that when she tried to talk her teeth would chatter—sat waiting for Rodney to come back from seeing the Lakes part way home.

She gave a last panicky shiver when she heard his latchkey, then pulled herself together.

"Come in here, Roddy," she called as he reached the head of the stairs. "I want to talk about something."

He had hoped; evidently, to find her abed and fast asleep. His cautious footfalls on the stairs made clear his intention not to wake her. "Oh, I'm sorry," he said, pausing at the door to her dressing-room, but not coming in. "I didn't know you meant to sit up for me. If I'd known you were waiting, I'd have come back sooner."

"I haven't minded," she told him. "I've been glad of a chance to think. But now . . . Oh, please come in and shut the door!"

He did come in, but with manifest reluctance, and he stayed near the door in an attitude of arrested departure. "It's pretty late," he protested with a nonchalance that rang a little flat. "You must be awfully tired. Hadn't we better put off our pop-wow?"

She understood well enough. The look in her face, some uncontrolled infection in her voice she had meant to keep so even, had given her away. He suspected she was going to be "reggie." If he didn't look out, there'd be a "accus."

"We can't put it off," she said. "I let you have your talk out with the Lakes, but you'll have to talk with me now."

Roddy—not tonight! I can't stand it to have you touch me tonight!"

He stared at her, gave a shrug of exasperation, and then turned away. "You are angry about something then," he said. "I thought so when I first came in. But, honestly, I don't know what it's about."

"I'm not angry," she said, as steadily as she could. She mustn't let it go on like this. They were getting started all wrong somehow. "You didn't want me to touch you the night when I came to your office, when you were working on that case. But it wasn't because you were angry with me. Well, I'm like that tonight. There's something that's got to be thought out. Only I'm not like you. I can't do it alone. I've got to have help. I don't want to be soothed, and comforted like a child, and I don't want to be made love to. I just want to be treated like a human being."

"I see," he said. Very deliberately, he lighted a cigarette, found himself an ash tray, and settled down astride a spindling little chair. "All right," he said.

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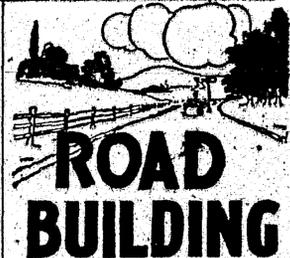
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BOOSTER FOR BETTER ROADS

Danger of Going Too Fast in Construction of Highways—Mistakes Liable to Be Costly.

The automobile is becoming a very important factor in the movement for better roads. Every auto owner, be he farmer or city man, is a booster for better roads, but the city man is probably more impatient with our present roads than the farmer. In our political life the farmer has always been the conservative while the city man has been the radical, the progressive. It takes the two factions to bring



Good Road in Iowa.

about well balanced political conditions; one is as much needed as the other.

Since the road supervisors at their last annual meeting took the stand they were not in favor of paving country roads at the present at least, they have been rather severely censured by the daily press and told that they are behind the times, trailing in the dust. That hard roads of some kind will be built throughout the country some time cannot be questioned, and the supervisors recognized that fact when they said that they were not in favor of loading the counties down with road debts at the present time. We are inclined to commend the supervisors for the stand they took, because there is danger of going too fast with expensive methods of construction until the different kinds of roads that are practicable for different localities have been more fully tested, says Farmer and Breeder. Mistakes made in permanent road construction are liable to be rather expensive.

Iowa has made rapid progress in road improvement during the past two years, and while no permanent roads have been built the work of grading and draining at least two principal roads through each county and the construction of cement culverts and bridges is something that will have to be done everywhere before permanent roads can possibly be built. Then, too, in many sections at least, when our roads are brought to a grade, are well drained, and then properly cared for with the road drag, they become very passable indeed. We believe that it is not a bad plan to use them for a few years in that condition and give the drag a good chance to show what it will do for them when used as frequently as it should be.

BUILDING MORE GOOD ROADS

Enormous Increase in Total Expenditures for Highways and Construction of Bridges.

There has been an enormous increase in the total expenditures for road building and bridge construction marking the development of highway work in the United States during the past 12 months," said J. A. Rountree, secretary of the United States Good Roads association.

Statistics compiled and reports received at the headquarters of the United States Good Roads association show that the expenditures for the building of good roads and bridges for the year 1915 were \$282,000,000, or an increase of 250 per cent over the amount spent for similar purposes in 1914. In addition, more than \$27,000,000 of local funds were spent under state supervision in 1915, bringing the total road and bridge expenditures managed by the states to \$309,000,000. This amount is greater than the total expenditures for roads and bridges from all sources in 1904.

Galvanized Iron Culverts.

The cost of high-grade, pure iron galvanized culverts is not more than 10 per cent higher than ordinary steel, and experts claim the life of the pure iron to be many times that of ordinary steel.

Culverts Too Short.

Do not get your culvert too short. Be sure that it extends the full distance of the road embankment. If should be placed as near as possible in the direction of the flow of water as is indicated on page 10.

Do you believe that marriage should be a business partnership as well as one of sentiment—that if the wife is capable of doing so, she should earn a part of the living outside the home?

(TO BE CONTINUED)

When Frederick, the Great Was "Broke"

How Strangely in Finance... Origin of First Mortgage Bonds

By S. W. STRAUS (Formerly New York and Chicago Banker)

In all the years that intervened since the mortgage was first used in ancient Babylon...

In 1760, Frederick, after his seven year war with Hungary, France, Russia and Saxony...

In the necessity, a Berlin merchant by the name of Buhning conceived the idea of mortgaging the agricultural domain...

Frederick was favorably impressed with the suggestion. He ordered that the nobility mortgage their property...

Today, the Landschaften in improved and modified form are the basis of similar societies in almost every civilized country on the globe...

An important feature which was added to the plan shortly after its inauguration was amortization of the principal...

Notwithstanding their moderate return, the bonds are very popular with investors in Europe, and billions of dollars in them are outstanding at the present time...

And here is a peculiar fact: While the rest of the world has long ago discarded the straight mortgage as being obsolete and cumbersome...

WASHINGTON GOSSIP

Officials Have a Word to Say About Knitting

WASHINGTON—Girls! Drop a stitch and think a bit! Yes, of course all America is knitting...



Knitting has almost disrupted the efficiency of some of the government departments. Military and naval officials do not look upon the knitting with entire approval...

Knitting is, of course, a wonderful war service, if directed in the right way. But there is a fear that knitting is becoming a fad and is occupying the time that might be used to a better advantage...

Gorgeous knitting bags of course, add a great deal to the appearance of any street costume, but is it the purpose of this war to make our American girls more fetching?

Are you using all your wool to a good advantage? Do you ever find your handiwork too good to be sent away, and keep it yourself as an added but unnecessary garment?

Knit on, girls, but be sure you are right. Don't waste your time dawdling with knitting when you might be in the kitchen cutting down the food consumption, or in Red Cross headquarters making bandages.

Be sure you are right, then knit ahead.

Government Printing Office Needs More Room

URGENT need for a new building for the government printing office, to cost approximately \$2,250,000 and to be located adjoining the present building, at North Capitol and H Streets...

The lack of space to handle properly this rush order of war work is not the only reason for the public printer's urging a new building. He renews a recommendation made last year and points out that even for normal work the present structure is inadequate...

Halls and passageways are now used for storing signatures, and in some cases presses have been stopped on certain work because the bindery or other divisions through which the jobs must progress could not at once accept the work by reason of lack of space...

War Has Not Extinguished All Sense of Humor. THE senators and representatives are back in town for the biggest session of congress perhaps that this country has ever seen...

National Capital Has Become Great War Center

NO ONE cannot appreciate the things the government is doing in the war until he comes to Washington, remarked J. R. Jackson of Detroit, at the Willard...



enough business without making it any more serious than we have to. (President Wilson smiles sentences that way.) Humor lightens the pall of action. One representative I know has a sense of humor as big as his body and kindly heart...

These constituents of his hate sham and pretense of all sorts. They hate affection so much that sometimes—quite often, in fact—they imagine people are "putting on" when they are not.

Some woman, moved away from the old town to a big city, for instance, will come home on a visit one day. She will be well dressed. The women of the town will look her over and say: "Doesn't she think she's smart?"

Poor lady! That's the last thing she thinks she is. She has been to the city and knows she is not particularly "smart." But those "home folks" know better.

Some Fall.

Gettersby—What happened to Smalbert? He's all battered up and is covered with bandages—explosion?

Gettersby—No; he tumbled to his faults.

One Barrier. "When you marry my daughter, how are you going to support her?" "I expect to work, Mr."

"Well, you needn't expect to work me."

Fitness Triumphant. "Do you believe in the survival of the fittest?" "Yes," replied Senator Borah. "I have been re-elected three times after that."

ORIENTAL TREND SEEN IN CLOTHES

New York—Find out where the bulge is and you find where the fashion is. This was the opinion of an artist who studied movement and color and knew nothing of the practical side of apparel...

One could write chapters dealing with the bulge that has gone through centuries of fashion. A skirt goes out at the hips and in at the ankle, out at the ankle and in at the hips; sleeves flare at the elbow, the shoulder or the wrist; collars rise outward from the neck, flare over the shoulders, roll downward to the collarbone...

The bulge is so all-important that a woman is hopelessly out of fashion unless she follows its movements. She may wear the wrong color, compromise on a fabric that is slightly out of fashion or combine materials that were not intended for each other at their sources, but she will not put a bulge where a bulge should not be.

What in common garden English we call "the bulge," the French more elegantly term "the movement." It is interesting and puzzling to those who go to Paris the first time and hear the discussion of dress in the ateliers of those who design and sell clothes, to hear the two words—"the movement"—punctuate every sentence.

The Bias Movement. The different curves which clothes have taken during the last two years are too familiar to women's minds to recount them.

And these women, who watch the development of line in clothes more than the introduction of new colors or fabrics, are now interested in that oriental movement which is trailing over the horizon and which we frequently call bias.

The world has always accredited the Orient with the lines that go across and around the figure. The primitive peoples are supposed to have wrapped their clothes about them for centuries.

Tyre, will not prove popular, but all the designers believe that the bias movement, which is creeping into all the fashions and which expresses itself in long, oblique lines, will soon take the place of the straight, Indian and Alexandrian silhouette.

The dressmakers, who are trying to achieve something new in evening



Again the apron. The blouse is of gray chiffon, the apron of silver lace Black satin skirt and sash of the chiffon. Hat of gray Jersey faced with black satin and embroidered in black and silver.

gowns, in order to keep women interested in this form of apparel, have used this oblique movement to accomplish something quite out of the commonplace.

On a black velvet frock, this new silhouette was given by using a broad piece of cloth of jet studded with rows of rhinestones, which wrapped the upper part of the figure in long lines that dropped from shoulder to hips, and crossing in front to tie in back, ended in a narrow train which gave dignity to a slim skirt.

It is a long jump from an evening gown of velvet and cloth of jet to a sweater, but among the artists set, this oblique movement has been worked out in a knitted scarf, which is a substitute for a sweater. It is worn as the Canadian soldiers wear it, crossing over the front and back in oblique lines, with the long ends tucked through the part that forms the belt in front and dropping down with their fringe ten inches below the waist.

The Importance of Sashes. Whenever the cradling of the hips becomes a first fashion, sashes leap up on a high pinnacle and proclaim their presence with trumpeting authority.

Throughout the ages, sashes come and go, much to the amusement and interest of women, especially those women who see in accessories the most diverting part of fashionable apparel.

Some minds work along the line of adjuncts in clothes, rather than fundamentals. In every little group of women there is one, or probably more, who will burn the midnight oil to create or attach new and fashionable accessories to an old gown. In the addition of a sash, the placement of a rose, the application of a bit of jet, new cuffs or a gold cord, they find their chief pleasure in clothes.

These women will have their heart's delight this season, for the fundamentals are few and the accessories many. Camouflage is the word that has spread over the planet, and it is a word that no longer refers to war, but is forever incorporated in the language of a people. A new sash is camouflage on an old gown, and as such it plays an important part in the development of this season's clothes.

These sashes have the bias movement; they circle the hips in oblique lines, they tie at the side, they form an apology for a bustle in the back; they are now in front. In the primitive fashion, they are fringed, embroidered, stenciled or made of Batik.

"They are the connecting link between a blouse of one kind and a skirt of another, and they soften and make harmonious the joining of these two opposing garments.

Sometimes they have bibs and aprons attached to the front and then they become sashes de luxe. Usually, these peasant accessories are made of old silver lace, which has come into high fashion this winter. In keeping with the fact that necessities are difficult to obtain, but luxuries easy, you may not be able to buy a woolen undergarment, but you can wear a silver lace apron.

This apron, with its bib, collar and sash that ties in the back, is built into a complete accessory and sold to go over any gown which needs to be enlivened and camouflaged.

Predict Taffeta for Spring. The return of taffeta to its former first place in the fashion world is one of the predictions for spring. A number of navy blue taffeta frocks formed part of each exhibition of gowns held recently.



This slim one-piece frock is of blue gabardine trimmed with black silk braid. High collar of lace.

and the sensuousness of the East is supposed to be the origin of this bias movement of fabric on the female figure.

The straight line conceals; the bias line partly reveals. The American Indian is probably the only great primitive who kept to the straight line in costume, as if it were done in accordance with the Indian physical framework.

Recently, the designers have blended the American Indian silhouette with that of old Egypt, the Egypt of Thais, with straight, translucent draperies and plaited skirts that sweep the feet.

Gypsy Sash in Favor.

Everyone knows that the so-called gypsy sash which has been taken from the Roumanian vagabonds is apt to increase the size appearance of the hips, and yet it has come into fashion as quickly as a thunder-shower comes up in August.

There is a strong belief among the designers that this Roumanian hip circle which is as old as Nineveh and

Government Loan Without Interest

Issued in Venice, 1160; Origin of "Bank" Checks

By S. W. STRAUS (Formerly New York and Chicago Banker)

The subscribers to one of the first government bond issues ever put out were not so fortunate as Liberty bond investors. Notwithstanding the fact that bonds were new and probably untried at that time, the loan bore no interest. The success with which the loan met under these conditions should be an inspiration to us in our present war financing.

It happened in Venice, in 1160. The Doge Michell found himself that year in acute financial embarrassment. It was necessary to raise a large sum of money immediately, and the state hit upon the plan of borrowing in its name from a number of prosperous Venetian merchants. One hundred and fifty thousand marks of silver was the amount of the loan and the Doge Michell himself was one of the subscribers. The loan was secured by a mortgage on the Rialto and all the revenues arising from it. During its life eleven years, the loan bore no interest. In 1178 the public treasury was again nearly empty, it having been found that the revenues derived from the first loan were not sufficient. Accordingly, the Doge Ziani floated a loan amounting to one per cent of the valuation of the aggregate property in every household. This paid interest at 4 per cent, payable half yearly, as in most of our modern bond issues. It was to be repaid in more prosperous times.

There was no paper of other material available for distributing evidences of the indebtedness. So the state entered the records into books and three commissioners were appointed to levy and collect the loan. They were called Public Chamberlains and the bureau where the business was transacted, The Chamber of Imposts. The citizens soon began to sell the credits among one another. This was done in the Chamber of Imposts, where the claims were transferred. It is stated that the trading was the beginning of the modern stock exchange. At any rate, 400 years later, the Chamber of Imposts became the Bank of Venice, which is generally supposed to be the first modern bank.

Another interesting public loan, even earlier, was proposed by Xenophon, in Athens. His plan was to establish a joint stock bank to which all Athenian people were invited to subscribe. The proceeds were to be expended in improving the ports of Athens, erecting halls, warehouses, docks, exchanges, market houses, etc. Italy is also distinguished for ori-

gating the term "bank." It is supposed to be derived from "banco," meaning bench. The Lombards in Italy exchanged money and bills in the market place over a bench. When a banker failed the bench was destroyed by the people and he was called "bankrupt." Some authorities claim this derivation of bank is wrong. It is stated by them that "banco" is a heap or mound and that the resemblance it bore to a common fund formed by the contributions of many persons led to the term bank.

Which of these is the true derivation does not matter. The word bank undoubtedly comes to us from Venice, at one time the center of the world's financial activities.

The same Lombards later settled in London and led to the naming of Lombard street. Subsequently they gave way to the goldsmiths, who finally developed into the modern English bank.

At first the goldsmiths, owing to their superior facilities for safekeeping, were entrusted with gold and other valuables by the people, for a fee. The receipts the goldsmiths gave acknowledging delivery of the gold, especially in the case of well-known and responsible goldsmiths, began to be traded.

An idea occurred to the goldsmiths that the money in their vaults could be loaned out. They reasoned that if they were allowed to do this depositors might not only be relieved of the fee they paid, but be paid interest. Of course, the goldsmiths did not loan all of the gold in their possession. A certain amount only of it was used. Suppose a safe proportion of deposits to loans is 25 per cent; the goldsmith, for every \$5,000 in his coffers, could issue \$20,000 in notes (as the receipts became known). As long as there was a continual inflow as well as outflow of gold, all demands for return of deposits were easily met. Besides, the security required of borrowers made the "bank" perfectly solvent. As will readily be seen, the procedure was essentially the same as in modern banking.

This practice was kept up until 1781, when checkbooks came into use. They were substituted for the notes which the goldsmiths used. Thus, when a borrower desired a loan and furnished the proper security, he would be given a checkbook and authorized to issue checks to the amount of his loan.

Some Fall. Gettersby—What happened to Smalbert? He's all battered up and is covered with bandages—explosion? Gettersby—No; he tumbled to his faults.

One Barrier. "When you marry my daughter, how are you going to support her?" "I expect to work, Mr."

"Well, you needn't expect to work me."

Fitness Triumphant. "Do you believe in the survival of the fittest?" "Yes," replied Senator Borah. "I have been re-elected three times after that."



Carrizozo News

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JNO. A. HALEY, Editor and Publisher

Senator Stone

The senior United States senator from Missouri, better known as "Gum Shoe Bill", delivered a spectacular address in the senate this week that fixes more firmly upon him a demagogic title than has ever been accorded him.

Evidently it was for home consumption, pure and simple; and solely in the interest of Senator Stone, although he used the democratic party as a cloak for his remarks. As a matter of fact, what he said was far more detrimental than beneficial to the party for which he elected to speak. Attempts were made by many leading democrats to dissuade the now bellicose senator from injecting partisan politics into a discussion of the war, particularly in view of the senator's recent pacifist expressions.

He attacked Colonel Roosevelt, Chairman Wilcox of the republican national committee and denounced republicans generally for not supporting the war. His attack on Wilcox, however, was of no avail, for the administration had just given him an important commission and showed how little in sympathy it was with the attitude of the Missouri senator.

To our mind the attack was not only ill-timed and unjust but was absolutely without foundation. For our observation has been that the republicans, in senate and house, have loyally supported the war, more loyally than have the democrats, and they have stood loyally by every big administration war measure and at times when many democrats were "on the fence". Both parties have had their pacifists and obstructionists, but in high places the republicans have had less than the democrats, if any thing.

As to the senator, it is quite plain what he is after. He is out Heroding Herod now in the prosecution of the war, whereas, in the beginning, he was the greatest obstacle to the prosecution of the war. His first stand, presumably, squared him with the pro-Germans; his present position is calculated to enthrone him in the hearts of real Americans. Nobody but Senator Stone can be held responsible for what Senator Stone said.

BRITISH GOVERNMENT HELPS PAY FOR BREAD

There has been much misunderstanding about the bread program in England. It is true that the English man buys a loaf of bread for less than an American can, but it is poorer bread, and the British government is paying \$200,000,000 a year toward the cost of it.

All the grain grown in Great Britain is taken over by the government at an arbitrary price and the imported wheat purchased on the markets at the prevailing market price. This is turned over to the mills by the government at a price that allows the adulterated war bread loaf of four pounds to sell at 18 cents, the two pound loaf at 8 cents and the one pound loaf at 6 cents.

In France, under conditions somewhat similar, but with a larger extraction, the four pound loaf sells for 18 cents.

MAKING MEATLESS DAYS PERMANENT.

In the meatless menu there is a fertile field for developing new and nourishing dishes, according to E. H. Niles, writing in the Hotel Gazette, who believes that the present shortage of meat and fats will not end with the coming of peace, but may grow more acute and continue for five or six years, thus making it worth while to develop menus of grain, vegetables and fish on a more or less permanent basis. Meat can be replaced by cereals and other protein foods, or may be served in very small portions as a garnish for other food. In making up meatless menus this author finds our American cooks and southern cuisine a broad field for investigation.

Try a Calamified in the News



THE UNIVERSAL CAR

More and more the enclosed motor car grows strong in popular favor. It's natural, especially with Ford cars, which are busy running every day of the year—winter and summer the Ford serves faithfully and profitably. So for a real genuine family car there is nothing equal to the Ford Sedan at \$695 f. o. b. Detroit. Seats five. Large doors, plate glass sliding windows, silk curtains, deeply upholstered seats, latest type ventilating windshield—a car of refined luxury with the everlastingly reliable Ford chassis. Come in and know more about this superior car.

WESTERN GARAGE
F. B. SHIELDE, Prop.



GROW WITH US

Our Facility for Handling
Your Business Equals any

It is convenient for you
and a pleasure for us

Interest Paid on Time Deposits
THE LINCOLN STATE BANK

Building Material

With a large stock of Lumber, Shingles, Prepared and Iron Roofing, Screen Doors, Paints, Varnishes and other goods we can give you good service.

We solicit the trade of the people of Lincoln county, Carrizozo and adjacent towns.

Foxworth-Galbraith Co.
D. R. STEWART, Manager

WE WANT YOU TO Become Acquainted

with the fact that we have one of the best equipped banks in the country. We want your business and are in a position to give you prompt and courteous service.

Let Our Bank be Your Bank

Stockmens State Bank
CORONA, NEW MEXICO

LIVER DIDN'T ACT DIGESTION WAS BAD

Says 65 year Old Kentucky Lady, Who Tells How She Was Relieved
After a Few Doses of Black-Draught.

Meadoravillo, Ky.—Mrs. Cynthia Higginbotham, of this town, says: "At my age, which is 65, the liver does not act so well as when young. A few years ago, my stomach was all out of fix. I was constipated, my liver didn't act. My digestion was bad, and it took so little to upset me. My appetite was gone. I was very weak... I decided I would give Black-Draught a thorough trial as I knew it was highly recommended for this trouble. I began taking it. I felt better after a few doses. My appetite improved and I became stronger. My bowels acted naturally and the least trouble was soon righted with a few

doses of Black-Draught."

Seventy years of successful use has made Theodor's Black-Draught a standard, household remedy. Every member, of every family, at times, need the help that Black-Draught can give in cleansing the system and relieving the troubles that come from constipation, indigestion, laxy liver, etc. You cannot keep well unless your stomach, liver and bowels are in good working order. Keep them that way, try Black-Draught. It acts promptly, gently and in a natural way. If you feel sluggish, take a dose tonight. You will feel fresh tomorrow. Price 25c. a package—One cent a dose. All druggists. J. M.

The Titsworth Company

WHOLESALE AND RETAIL

APPLES

WRITE FOR PRICES

MAIL ORDERS GIVEN
PROMPT ATTENTION

The Titsworth Company

CAPITAN, NEW MEXICO

CORN WILL WIN DEMOCRACY'S WAR

America's Greatest Cereal Crop
is Now Moving to
Market.

MAINSTAY IN NATION'S CRISIS.

Surplus Wheat of the United States
Has Been Sent to Famine Threat-
ened Europe.

America's great corn crop, exceeding 3,000,000,000 bushels, will save the world's food situation, officials of the United States food administration believe.

Corn is the nation's best food cereal, housewives are beginning to realize. It contains all the elements needed to keep the body in a state of health and when used according to the scores of tried recipes, especially when combined with an added portion of oil or fat, will sustain life indefinitely. Indian warriors in colonial days lived on parched corn alone for many days at a time, and at Valley Forge parched corn was at times the sole ration of the Continental soldiers.

Owing to transportation difficulties caused by the war the corn crop moved more slowly to market this year than ever before. Now, however, the cereal is reaching the millers and consumers. In the meantime the nation's surplus wheat has been sent to Europe.

Today there are approximately 30 bushels of corn for every American. This quantity is greater by five bushels than in former years.

Corn has become the nation's mainstay in the crisis of war.

Just as this cereal saved the first American colonists from famine on many occasions, just as it served as a staple food during the War of the Revolution and during the Civil War, King Corn has again come to the front in the nation's battle with autocracy.

Corn meal is finding greatly increased use in the making of ordinary white bread. Hundreds of housewives and many of the larger bakers are mixing 20 per cent, corn meal with wheat flour to make leavened bread. This kind of a mixture is worked and baked in the same recipe and with the same methods that apply to straight wheat bread.

Corn bread—using corn meal entirely—is gaining a greater popularity than ever before. Housewives are coming to realize that every pound of wheat saved in America means a pound of wheat released for shipment to the nations with which America is associated in the war.

There are a score of corn products that today possess unusual importance for Americans. Corn syrup for sweetening corn cakes and buckwheat cakes and for use in the kitchen instead of granulated sugar is one of the leading products made from corn.

At the present time Uncle Sam requires men and money, but the family requires **Something to Eat** If you want it fresh, at a reasonable price, and from a

Sanitary Bell's Grocery

We are now located in the New Wetmore building and invite the public to inspect our new quarters.

FEED YARD

HAY AND GRAIN IN CAR LOTS

All Competition Met in Prices on These Commodities

Roomy Yard · Stalls · Water

Coal and Wood

Wm. Barnett EL PASO AVENUE

Phone 86

Special Facilities
For Banquet and Dinner Parties.

Carrizozo Eating House

F. W. GURNEY, Manager.

Table Supplied with the Best
the market affords.

WE ARE THE EXCLUSIVE
DISPENSERS OF

Noyal's Compounds

PRESCRIPTIONS CAREFULLY
COMPOUNDED

Kodaks, Kodak Supplies and Stationery
Ice Cream and all Kinds of Iced Drinks

Rolland Bros.

People in and Out of Carrizozo

Ben Lujan returned Saturday from Roswell, where he had been doing duty as a United States jurymen.

Samuel Kelsey was here yesterday from Tres Ritos.

W. R. White, the Ruidoso saw mill man, was here during the early part of the week.

Marshall West and Marvin Lane were here yesterday from the Captain Little Creek country. They report an 18-inch snow on the Little Creek Mesa.

L. R. Lamay, William Sexton and William Ferguson were here from the Mesa during the big storm.

Fred Pfingsten returned last night from El Paso where he had gone on business for the company. He came up from the company farms below Lincoln and says 8 inches of snow fell in that section.

Albert Ziegler left Wednesday night for the eastern markets to purchase a spring and summer stock of goods for the Ziegler Bros. firm. Mr. Ziegler will go to Chicago and from there to New York and will secure the best goods and the latest designs on the market.

John B. Burch and son Barney were here Saturday from their home at the foot of the Capitans.

Robt. A. Hurt and William H. Sevier were here Tuesday and Wednesday from Captain and Lincoln respectively.

Larry Dow came up from Duncan, Arizona, Tuesday to attend the bedside of his mother who is seriously ill.

E. C. Dow came up from Lincoln Tuesday on account of the serious illness of his mother.

Pie supper at Ancho, Friday evening, February 1, for the benefit of the Red Cross. We would be glad to see every one out that can possibly come. You will enjoy the speaking as well as the good things to eat—let alone helping the good work along.

The members and friends of the Episcopal church will meet to hold services Monday evening over the Exchange bank.

Taylor's Add Furniture

N. B. Taylor & Sons have leased the building recently erected by Michael Doering, and adjoining their hardware store, and will add a stock of furniture, new and second hand. Second hand furniture will be bought and sold and new furniture placed in stock. adv. 1-25

Infant Dies

The infant of Mr. and Mrs. Mason York died Tuesday and was buried the day following in the local cemetery. Rev. R. H. Lewelling, pastor of the Methodist church, conducted the funeral service. The parents have the sympathy of the community in the loss of their first born.

The Carrizozo schools now have twelve teachers employed. Miss Blanche Brownlee is the latest addition to the faculty, assuming her duties Monday.

Russell Bythewood, was killed in motorcycle accident at Long Beach, Wednesday. Mr. Bythewood was a nephew of Mrs. Lillie Moore of Nogal, and also used to run Hotel Temple at this place.

Miss Grace Jones is in receipt of a letter from her brother Ralph stating that he was headed for France on the transport Henderson. Ebb, another brother, is on his way to the Atlantic from the Pacific; and Lewis, still another brother, also in the navy, is stationed at San Diego.

Roe Coe Home

Roe Coe came in Tuesday from Camp Kearney, California, and went to his home at Ruidoso the day following. He is just recovering from a serious attack of pneumonia, which left him in such a weakened condition that he was given a discharge. He is subject to call, however, and if he regains his health will return to the army.

In Paradise

Not the location that is commonly referred to in the pulpit, but in Paradise, Arizona. That's where M. B. Foreman writes from, and requesting that the News be forwarded there. Mr. Foreman writes that he is temporarily taking care of a ranch for a friend located in the Chiricahua mountains. He says he has seen only two women this year, and it appears to us his postoffice is improperly named. He expects to return home next month.

Methodist Church

Rev. R. H. Lewelling, Pastor

Sunday school 9:45 a. m. The classes are well graded and taught by competent persons. We specialize in efficiency along all lines.

Preaching 11 a. m. and 7:30 p. m.

Subjects of practical and vital interests on all occasions. Epworth League 6:45. An organization where life exists. Nothing dry in any of its meetings.

Regardless of weather conditions the services go on. Our aim is to serve.

Baptist Church

Rev. J. M. Gardner, Pastor

The pastor will preach Sunday, January 27th, 11 a. m., "Lower Lights." This sermon was to have been preached last Sunday but the storm made it impossible for any one to attend. 7:30 p. m. "Who is God?" Junior B. Y. P. U. and Sunbeam Band at 3 p. m.; Senior B. Y. P. U. at 7:30 p. m.; Sunday school at 10 a. m.

The cottage prayer meetings have been held this week with Mrs. Allen, C. T. Jones, Frank Richard, Fetter, Benson and Long.

The revival services are to start on Sunday, February 4th. Have you been doing your bit towards making them a source of salvation for the unsaved of Carrizozo? Have you been praying that a revival may take place among God's people? Have you been attending the cottage prayer meetings so as to encourage others and to unite your prayer with theirs for your friends?

Want Ads give results.

To My Customers: I am now prepared to offer the "War Workers" Spirella Corset, of the same materials, boning, etc. as the regular styles, but which comes in standard sizes, suitable for normal figures, at a much lower price. Can be delivered within one week after ordering.

Mrs. G. T. McQuinn, Corsetiers.

Classified Advertisements

For Sale.—Ranch and Horses. Write P. O. Box 283, Carrizozo, N. M. 9-14-tf.

For Sale.—Parke Davis & Co.'s Blacklegoids. The Titsworth Co. Captain.

Just received a car of Colorado potatoes and onions. Humphrey Bros.

FOR SALE.—Good saddle horse, bridle and saddle very cheap. Phone 113.

For Sale.—Yearling and two year old Hereford bulls. The Titsworth Co. Captain.

Highest Patent Hard Wheat Flour \$6.50 per cwt. at Humphrey Bros.

FOR SALE.—One Ford runabout, with truck body. Apply at Western Garage. 11-30-tf.

FOR SALE OR EXCHANGE:—1 Thorough-bred Durham Bull, 6 years old. P. O. Box 173, White Oaks, N. M. 12-21-t.

We pay the highest prices for hides and pelts. Ziegler Bros.

Notice

Dr. Edwards, of Albuquerque, New Mexico, specialist in diseases of the eye and fitting glasses, will be in Carrizozo, at Lucas Hospital on January 28, ending a week, to treat eyes and fit glasses.

Rates Increased

Beginning with the New Year the News announces an increase in rates of advertising and on job work. The advertising rate will be increased 12 per cent and the job price 20 per cent. It is not necessary to specify the reasons for this increase—every body knows.

Helps Sick Women

Cardui, the woman's tonic, helped Mrs. William Eversole, of Hazel Patch, Ky. Read what she writes: "I had a general breaking-down of my health. I was in bed for weeks, unable to get up. I had such a weakness and dizziness, and the pains were very severe. A friend told me I had tried everything else, why not Cardui? ... I did, and soon saw it was helping me ... After 12 bottles, I am strong and well."

TAKE

CARDUI

The Woman's Tonic

Do you feel weak, dizzy, worn-out? Is your lack of good health caused from any of the complaints so common to women? Then why not give Cardui a trial? It should surely do for you what it has done for so many thousands of other women who suffered—it should help you back to health.

Ask some lady friend who has taken Cardui. She will tell you how it helped her. Try Cardui.

All Druggists



Information

A bank is naturally in earliest touch with impending changes in financial and business conditions; and the completeness and value of its information is dependent on the extent of its own business connections.

Customers find this bank exceptionally well informed on subjects affecting the business outlook and possibilities. The Monthly Bulletin Letter issued by us each month is a special modern service we feel is due our friends and we will gladly supply future copies of it free to them on request.

Regardless of the size of your account with us you are invited to investigate our ability to meet your special requirements.

Exchange Bank of Carrizozo



See MOORE, the Painter

For Painting, Tinting, Paperhanging and Interior Decorating of all kinds

Signs, Show Cards and Bulletins

Your Chance

By calling early at the Western Garage you may

Secure a Ford

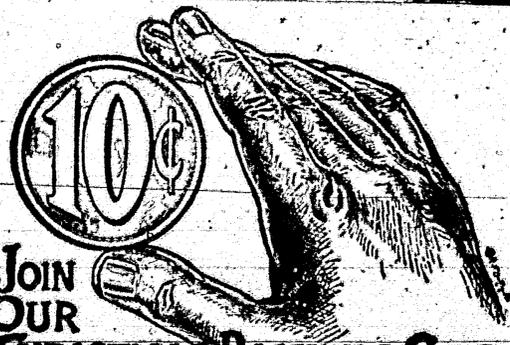
Two shipments in, another coming; but they won't last. We may be unable to get more for sometime

Come in at Once

WESTERN GARAGE

M-O-N-U-M-E-N-T-S

We carry the largest stock in the Southwest. Freight prepaid, every job guaranteed. Write for designs and estimates. Bowers Monument Company 215 East Central Albuquerque, N. M.



JOIN OUR CHRISTMAS BANKING CLUB with 10 cents and in 50 weeks HAVE \$127.50

START WITH JUST A DIME AND INCREASE YOUR DEPOSIT A DIME EACH WEEK, OR YOU CAN START WITH A NICKEL, OR WITH 2 CENTS OR 1 CENT AND INCREASE THE SAME AMOUNT EACH WEEK. IN 50 WEEKS:

10-CENT CLUB PAYS	\$127.50
5-CENT CLUB PAYS	63.75
2-CENT CLUB PAYS	25.50
1-CENT CLUB PAYS	12.75

IF YOU WISH TO MAKE THE LARGEST PAYMENT FIRST AND DECREASE YOUR DEPOSITS EACH YOU CAN DO SO. IT COSTS NOTHING FOR YOU AND YOUR FAMILY TO JOIN THE CLUB AND IS A SURE WAY TO WEALTH. COME IN AND JOIN TODAY.

THE FIRST NATIONAL BANK OF CARRIZOZO



OUR SHOES ARE MADE WELL THRU AND THRU

AND WE USE GOOD TOUGH LEATHER FOR THE UPPERS AND SOLID TANNED STOCK FOR THE SOLES.

OUR SHOES WILL LAST A LONG TIME: THEY WILL FIT YOU AND "FEEL GOOD" AND "LOOK GOOD."

THE NEXT TIME YOU NEED A PAIR OF SHOES YOU NEED US. WE KEEP UP THE QUALITY: WE KEEP DOWN THE PRICE.

Carrizozo Trading Co.



—for your cheery little chaffing dish party. A triumph in soft drinks that combines the tempting flavor of wholesome cereals and the appetizing tang of genuine Saazer Hops. Bevo for refreshing properties—cast-purity—healthfulness. Serve cold.

ANHEUSER-BUSCH St. Louis, U. S. A.

R. L. Ransom Plasterer & Contractor Estimates furnished on all kinds of plastering and cement work. CARRIZOZO NEW MEXICO

W. H. CORWIN Contractor and Builder Brick, Plastering & Cement Work. Estimates furnished. Ocare, N. M.