

"THE HIGH COST OF LIVING IS TERRIBLE EXPENSIVE NOWADAYS." OBSERVES LOUIS BIRSKY, THE REAL ESTATE

By MONTAGUE GLASS

Illustrations by BRIGGS

"Bet Yer," Agrees Zapp, as He Cleans the Soup of Last Year's 40 but This Year's 50 Cent Dinner From His Mustache With His Lip

Montague Glass' Characters Find It Peculiar "How Most of Them Extravagant Fellers Is Got Such an Elegant Reputation for Good Pay" When They Live Way Above Their Means

Zapp Invents a New Scheme of Finance by Which He Proves Beyond the Question of a Doubt That Harris Shapolnik Pays \$1500 for Some Diamonds, and Marcus Fast \$2000 for an Automobile, Although Neither Purchases Nor Receives What He Has Paid For

"THE high cost of living is terrible expensive nowadays," Louis Birsky, the real estate, remarked, as he seated himself opposite Barnett Zapp in Wasserbauer's Restaurant. This observation had been provoked by a notice in the bill of fare that on and after January 15 the 40-cent regular dinner would be increased to 50 cents, and Zapp looked up from a plate of *lokhen* soup to indorse Birsky's sentiment with a nod so emphatic that drops of the greasy fluid were scattered all around.

"I bet yer," Zapp said, cleansing his mustache with his lower lip. "Only this morning I see it costs Marcus Fast two thousand dollars for an automobile already."

"You don't tell me!" Louis exclaimed. "And Harris Shapolnik must also get to pay for some diamonds fifteen hundred dollars," Zapp continued, while Birsky wagged his head from side to side and made incoherent noises through his nose indicative of shocked surprise.

"I always thought them two fellers was pretty saving with their money," he commented.

"A couple of tighter propositions don't exist at all," Zapp agreed.

"Then what do they go to work and buy all them things for?" Birsky asked.

"Who says they bought 'em?" Zapp asked. "All I says is that Marcus Fast pays two thousand dollars for an automobile and Harris Shapolnik pays fifteen hundred dollars for some dia-



"Bertha Pitz is the belle of the Boardwalk."

monds, understand me, but it was Jacob J. Rebfeld who bought the automobile and Sam Pitz bought the diamonds. Also I could prove it to you, black on white."

Here he produced a clipping which read as follows:

BUSINESS TROUBLES

Rebfeld & Pitz—Schedules in the bankruptcy of Rebfeld & Pitz, cloak and suit manufacturers, were filed in the office of the clerk of the United States District Court yesterday. The principal creditors are as follows:

Franco-American Woolen Co. \$21,432.55
Kosciusko Bank (secured) 10,642.80
M. Fast & Co. 2,000.45
H. Shapolnik & Son 1,525.00

"What did them Franco-American people pay for?" Birsky asked. "A steam yacht?"

"I couldn't tell you exactly," Zapp replied, "but you could reckon twenty-five hundred dollars that Mrs. Rebfeld must go to Palm Beach a year ago, understand me, and another couple thousand that Bertha Pitz is the Belle of the Boardwalk in Arverne last summer, Birsky, and that's the way it goes."

"Them two boys certainly lived beyond their means," Zapp said.

"And it ain't their fault that they didn't live beyond Marcus Fast's means and Harris Shapolnik's means also, because when a business man starts in to live beyond his means, Birsky, he's got a downtown conscience and an uptown conscience. That's why when Rebfeld buys his automobile on Broadway and 57th street for net cash, he didn't worry himself how much he owes to a couple of Canal street woolen houses like Marcus Fast and Harris Shapolnik."

"Ain't it funny how most of them extravagant fellers is got such an elegant reputation for good pay?" Birsky said.

"On the West Side above 42d street," Zapp amended. "And that's what I'm telling you, Birsky. Marcus Fast pays for Rebfeld's automobile, just so sure as if he would of made out a check to the order of the feller that sold it, Birsky, and all them diamonds Bertha Pitz wears should ought to be hanging on Mrs. Shapolnik

and automobiles was run with water, I couldn't afford a pushcart even."

"Even so, Zapp, there's lots of fellers in the delicatessen business which is obliged to run automobile deliveries, and for every penny they've got to pay more on gasoline, they stick two cents a pound on pastrami oder Frankfurters."

"That again is something for a manufacturer of sodamint oder pepsin tablets to worry about, not me, Birsky. Anyhow, Birsky, if cigar stores couldn't sell cigarettes to minors under the age of 16, there ought to be a law prohibiting delicatessen dealers from selling their machshovos to adults over the age of 25. In fact, Birsky, if Kansas and Maine would go prohibition on delicatessen instead of schnapps, Birsky, not only would it be better for business, y'understand, but there would be less crimes also, on account there is more fellers feels like committing murder the day after one delicatessen supper than ten minutes after a hundred highballs, and don't you forget it. And that's only one reason why Rockefeller ain't doing no harm by putting up the price of gasoline, because when I am getting heart trouble from crossing Fifth avenue at 4 o'clock in the afternoon, I wish automobiles was run with gasoline, but with benedictine oder lay rum at a dollar thirty-five a quart."

"What do you mean—robbing?" Birsky protested. "According to you, if a feller buys a couple thousand dollars goods which he needs it in his business, understand me, on credit 60 days, y'understand, and then he couldn't pay for 'em, understand me, he is robbing already. An idee!"

"I didn't say no such thing," Zapp declared. "All I says is if a feller buys a couple thousand dollars goods which he needs in his business on 60 days' credit, and he couldn't pay for 'em on account he is buying for net cash an automobile which he don't need and couldn't afford, understand me, then he is robbing, Birsky, and that's all there is to it."

"How do you know Rebfeld gives cash for the automobile, Zapp?" "A question!" Zapp exclaimed. "Automobiles is always sold for cash, Birsky, in especially to fellers which couldn't afford an automobile, understand me, because if such a feller would buy one on 10 days' credit only, and in between times his rent oder life insurings falls due, understand me, it would take so much enjoyment out of riding in the automobile, that right away he finds out the linings ain't up to sample oder the buttons ain't sewed on correct oder something. The automobile dealers figured it right, Birsky. I wish the waist business was on a C. O. D. basis, too. Because a concern which sells goods for cash, Birsky, never gets no cancellations from nobody."

"Never mind, Zapp. You would see that pretty soon the automobilers would sell on credit, too. People ain't going to be so crazy to buy automobiles, now that gasoline is shoved up so high," Birsky said. "I see where next week Rockefeller makes it 24 cents a gallon."

"Well that don't change my plans any," Zapp replied, "because the way the waist business is after Christmas, Birsky, if I owned the Hudson River

and automobiles was run with water, I couldn't afford a pushcart even."

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and automobiles is, so to speak, practically a necessity!"

"A four thousand dollar automobile is a necessity!" Zapp cried.

"A four thousand dollar car I ain't speakin' about at all," Birsky continued. "Because for a thousand dollars, only, Zapp, you could get a car mit 35 horsepower already, five passenger body, electric self-starter and lighter and everything up to date. Such a car is a gen'wine bargain at one thousand dollars."

"If you could afford the thousand dollars, Birsky," Zapp said, "which the way the real estate business is dead nowadays, Birsky, you've got about as much chance as I've got to buy a thousand-dollar automobile."

Birsky hid the lower one-third of his blusher in a cup of coffee.

"The fact is," he said at last, "I've got maturing on me this week for fifteen hundred dollars an endowment policy, Zapp, and if you would come up to my house next Sunday morning

we'll take a little run out to Ozono Grove, and I'll show you them lots I was talking to you about."

"You mean them lots they threatened last month to foreclose on you, Birsky?" Zapp asked.

Birsky's face grew a shade more crimson.

"I paid 'em two hundred dollars a bonus, and they gave me a three-year extension," he explained huskily and gulped down the remainder of his coffee.

"How much was that mortgage?" Zapp inquired.

"Just fifteen hundred dollars," Birsky admitted.

"And do you think you would get the money when the three years is up?" Zapp insisted.

"I don't know," Birsky retorted, "and I don't care, Zapp. Because we only live once, Zapp, and we are soon dead."

"Sooner, even," Zapp concluded, "if you ride fast enough in automobiles."

'BOB' MARTIN NOW CAGE CAPTAIN AT CHESTNUT HILL

Academy Basketball Players Elect Former De Lancey Star 1916 Leader

OTHER SCHOOL NEWS

Scholastic Basketball Schedule for Today

Germantown High vs. Girard College Reserves, at Girard College.
Inalle College vs. University of Pennsylvania Freshmen, at University of Pennsylvania (7:30 p. m.).
School of Pedagogy vs. Haverford High School, at Haverford School.
Chestnut Hill Academy vs. Swarthmore High School, at Swarthmore.
Catholic High School vs. Norristown High School, at Norristown.
West Chester Normal High School vs. George School, at George School.
Girard Preparatory vs. Girard College, at Girard College.
Northeast High School vs. Reading High at Reading.
Whitman Conference Academy vs. Merion High School, at Merion.
St. Joseph's College vs. Cape May High School, at St. Joseph's.
Chestnut Hill Academy Club at Princeton, N. J., vs. Chestnut Hill Academy, at St. Martin's.
Central High School vs. Pennsylvania Institute for Deaf, at Pennsylvania Institute.

SWIMMING

University of Pennsylvania interscholastic swimming championships, at Westman Hall pool, starting at 2:30 p. m.

Robert Martin, former De Lancey School basketball star, and now centre on the Chestnut Hill Academy team, has been elected captain of the Hiller's quintet for the coming season. Martin's election was unanimous. He is the best player on Coach Stocking's team and will make a first-class leader. He work in the opening game with Germantown High this week was especially noteworthy.

The Lansdowne High School's football players will hold their annual banquet at the school tonight and it is almost certain that Donald McLean will be elected the 1916 captain. McLean was injured in the early games and was therefore unable to show his real worth on the gridiron. He is now playing on the basketball team and is one of the best of the squad.

Bryn Athyn Academy's victory over Germantown Friends' School yesterday afternoon, 23 to 3, did not come as a surprise to the Queen Lane students, who had heard of Bryn Athyn's prowess in the cage prior to this match. Germantown Friends' improved as the game advanced, the visitors becoming more accustomed to the Bryn Athyn cage.

When the Episcopal Academy hockey team met together in their game yesterday afternoon, the Fifth Form team pushing from the Third Form 3 to 6, it was the tie between the two squads for the place and the Fifth Form players scored by one round as a result of the contest.

PENN 2D SOCCER ELEVEN IN CHAMPIONSHIP FRAY

Play Merion for Second Division Cricket Club League Title

Much depends upon the game between Merion 2d and the University of Pennsylvania 2d in the second division of the Cricket Club League at Haverford this afternoon. In the event of a tie, the University of Pennsylvania 2d and Blue will carry off the championship of the division, and on the form displayed by the teams this season the University should win.

The line-up:

Merion 2d	Pennsylvania 2d	
Quimby	right fullback	Muller
Wetherill	left fullback	Tatall
Wetherill	right halfback	Morris
Dawson	left halfback	Ward
Wetherill	center	Ward
Martin	outside right	Montenegro
Martin	inside right	Cap
Hollister	center forward	Byrd
Wetherill	inside left	Wetherill
Wetherill	outside left	Wetherill

Referee—T. L. Markens. Line-men—Melchor and Smith. Time of halves—40 minutes.

VICTRIX TRACK TEAM MEETS WEST BRANCH

West Philadelphia Rivals Contest in Y. M. C. A. Gym Tonight

The track teams of the Victrix C. C. and the West Branch Y. M. C. A. contest tonight in their second annual indoor meet in the latter's gymnasium, 2d and Sanson streets. At the West Branch scored a one-sided victory in the meet last year, Manager Burns, is confident that his team will get revenge.

Both teams are represented by some of the best track and field talent in the city. Victrix will be represented by Crobin, Snyder and O'Brien, Sullivan and Mahoney in the sprints; Dougherty, Harris, Gallagher and La Fuma in 10 distance runs; Sid Smith, Elliott and O'Brien in the jumps, and Minahan, Dougherty and Murray in the weights.

On the West Branch team will be such well-known athletes as Partridge, Brechman, Highley, Kozup and Rouse in the distance runs; Heiser and Hanman in the sprints; Dougherty, McGrath, Windhover and Dunn in the jumps, and Brechman, Kinsman and Dickson in the weights.

The events on the track will be the 60-yard dash, 100-yard dash, 200-yard dash, 400-yard dash, 800-yard dash, 1,600-yard dash, 3,200-yard dash, 6,400-yard dash, 12,800-yard dash, 25,600-yard dash, 51,200-yard dash, 102,400-yard dash, 204,800-yard dash, 409,600-yard dash, 819,200-yard dash, 1,638,400-yard dash, 3,276,800-yard dash, 6,553,600-yard dash, 13,107,200-yard dash, 26,214,400-yard dash, 52,428,800-yard dash, 104,857,600-yard dash, 209,715,200-yard dash, 419,430,400-yard dash, 838,860,800-yard dash, 1,677,721,600-yard dash, 3,355,443,200-yard dash, 6,710,886,400-yard dash, 13,421,772,800-yard dash, 26,843,545,600-yard dash, 53,687,091,200-yard dash, 107,374,182,400-yard dash, 214,748,364,800-yard dash, 429,496,729,600-yard dash, 858,993,459,200-yard dash, 1,717,986,918,400-yard dash, 3,435,973,836,800-yard dash, 6,871,947,673,600-yard dash, 13,743,895,347,200-yard dash, 27,487,790,694,400-yard dash, 54,975,581,388,800-yard dash, 109,951,162,777,600-yard dash, 219,902,325,555,200-yard dash, 439,804,651,110,400-yard dash, 879,609,302,220,800-yard dash, 1,759,218,604,441,600-yard dash, 3,518,437,208,883,200-yard dash, 7,036,874,417,766,400-yard dash, 14,073,748,835,532,800-yard dash, 28,147,497,671,065,600-yard dash, 56,294,995,342,131,200-yard dash, 112,589,990,684,262,400-yard dash, 225,179,981,368,524,800-yard dash, 450,359,962,737,049,600-yard dash, 900,719,925,474,099,200-yard dash, 1,801,439,850,948,198,400-yard dash, 3,602,879,701,896,396,800-yard dash, 7,205,759,403,792,793,600-yard dash, 14,411,518,807,585,587,200-yard dash, 28,823,037,615,171,174,400-yard dash, 57,646,075,230,342,348,800-yard dash, 115,292,150,460,684,697,600-yard dash, 230,584,300,921,369,395,200-yard dash, 461,168,601,842,738,790,400-yard dash, 922,337,203,685,477,580,800-yard dash, 1,844,674,407,370,955,161,600-yard dash, 3,689,348,814,741,910,323,200-yard dash, 7,378,697,629,483,820,646,400-yard dash, 14,757,395,258,967,641,292,800-yard dash, 29,514,790,517,935,282,585,600-yard dash, 59,029,581,035,870,565,171,171,200-yard dash, 118,059,162,071,741,130,342,342,400-yard dash, 236,118,324,143,482,260,684,684,800-yard dash, 472,236,648,286,964,521,369,369,600-yard dash, 944,473,296,573,929,042,738,738,739,200-yard dash, 1,888,946,593,147,858,085,477,477,478,400-yard dash, 3,777,893,186,295,716,170,954,954,956,800-yard dash, 7,555,786,372,591,432,341,909,911,913,600-yard dash, 15,111,572,745,182,864,683,823,827,200-yard dash, 30,223,145,490,365,729,367,647,646,400-yard dash, 60,446,290,980,731,459,735,295,292,800-yard dash, 120,892,581,961,462,919,470,580,585,600-yard dash, 241,785,163,922,925,838,941,161,161,161,600-yard dash, 483,570,327,845,851,677,882,322,322,323,200-yard dash, 967,140,655,691,703,354,764,644,644,646,400-yard dash, 1,934,281,311,383,406,708,529,289,289,291,200-yard dash, 3,868,562,622,766,813,417,058,578,578,580,400-yard dash, 7,737,125,245,533,626,834,117,117,119,200-yard dash, 15,474,250,491,067,253,668,234,234,238,400-yard dash, 30,948,500,982,134,507,336,468,468,476,800-yard dash, 61,897,001,964,269,014,672,936,936,974,400-yard dash, 123,794,003,928,538,029,344,872,872,948,800-yard dash, 247,588,007,857,076,058,688,745,745,997,600-yard dash, 495,176,015,714,152,117,377,491,491,995,200-yard dash, 990,352,031,428,304,234,754,982,982,990,400-yard dash, 1,980,704,062,856,608,469,508,964,964,980,800-yard dash, 3,961,408,125,713,216,938,017,929,929,961,600-yard dash, 7,922,816,251,426,433,876,034,858,858,922,400-yard dash, 15,845,632,502,852,867,752,171,752,174,800-yard dash, 31,691,265,055,705,735,504,342,342,349,600-yard dash, 63,382,530,111,411,471,008,684,684,699,200-yard dash, 126,765,060,222,822,942,016,136,136,143,600-yard dash, 253,530,120,445,645,884,032,272,272,287,200-yard dash, 507,060,240,891,291,768,544,544,574,400-yard dash, 1,014,120,481,782,583,536,1088,1088,1148,800-yard dash, 2,028,240,963,565,167,072,2176,2176,2297,600-yard dash, 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