REAL ESTATE FOR SALE

WEST PHILADELPHIA

Continued from Preceding Page.

JUST COMPLETED
64TH ST. AND WALTON AVE.
ONLY THREE LEFT
EVERY KNOWN CONVENIENCE, INCLUDING HARDWOOD FLOORS THROUGHOUT, BUILT-IN SHOWER BATH, TILED BATH AND KITCHEN; LOTS 100 FEET DEEP.
JAS. C. ENBURG, BUILDER
Convenient to 52d st. cars, also Baltimore subway car No. 34.

EXCLUSIVE TWO-STORY HOMES
44th Below Spruce Street
Only 2 left; 2-story conveniences; high-class 3-story neighborhood; breakfast rooms, butler's pantry, etc.; price $6500; $200 cash.

3-STORY stone-front dwelling, 8 rooms and laundry, 48th above Chestnut; price $4200.
SAMUEL STERN, 1201 Chestnut st.

COZY HOMES, on S. Allison st. (55th and Baltimore ave.); 6 rooms, porch; only $2300. Wm. O. Glenn, 1517 Columbia ave.

[illegible] S. 58TH ST.—Two-story porch-front brick dwelling. CHAS. W. MILLER, 401-407 Commonwealth Bldg.

GERMANTOWN

112 WEST UPSAL STREET
Stone residence, 14 rooms, stable and lot 150x248 feet to Cliveden ave.; will divide if desired.
JOHN S. WURTS, 1225 Land Title Bldg.

ALL STONE corner store and dwelling; steam heat, electricity; lot 169 feet deep; stable in rear; this property is suitable for alteration into apartments; sacrifice for immediate sale. O 258, Ledger Central.

DETACHED STONE HOUSE
ONLY $5000
GLYNDON PRIESTMAN, 5506 Germant'n ave.

LARGE LIST OF GERMANTOWN HOMES
SMULLEN & BARRY
Liberty Building, Broad and Chestnut.

OUR REAL ESTATE BULLETIN will be sent to you by mail on application. Germantown Trust Co., Chelten and Germantown aves.

OUR NEW RENT and sale list of Germantown and Chestnut Hill properties sent on application. R. B. Lister & Son, 5612 German'n ave.

IF YOU ARE LOOKING FOR A HOME in Germantown, Mt. Airy or Chestnut Hill, consult me. A. R. Meehan, 6747 Germantown ave.

Chestnut Hill

COLONIAL HOUSE

2 acres; house designed by Mantle Fielding; 8 bedrooms and 3 baths, open fireplaces; every convenience; stable; high ground, commanding fine view of the Whitemarsh Valley and near Chestnut Hill Railroad station; shade.

Herkness & Stetson
LAND TITLE BUILDING

Logan

STORES, DWELLINGS AND APARTMENTS—For sale or rent in best sections of Logan. WM. D. CHAMBERS, 4933 N. Broad st.

PENNSYLVANIA SUBURBAN

BROOKLINE — Bungalow, brand new, white stucco; 50x125; hardwood floors; tile bath; water heat; fruit trees; conveniently located; $4500. J. Elmer Watts, Ardmore.

CYNWYD—

Large List of Residences
FOR SALE; ALSO
FURNISHED AND UNFURNISHED HOUSES FOR RENT
AT BALA AND CYNWYD
Let us know your requirements.
SAMUEL C. WAGNER, JR.
201 BALA AVE. AND COMMERCIAL TRUST BUILDING PHILADELPHIA

CYNWYD

Small detached house, 10 rooms and bath, hot-water heat; lot 50x150; attractive terms will be made.

Lower Merion Realty Co.
LAND TITLE BUILDING

DARBY—Don't forget when looking for a suburban home to get sale list from SWOPE & SONS, DARBY

ELKINS PARK—New Colonial dwelling, 10 rooms, 2 baths, hot water; big bargain; 3 minutes from station. McCORMICK & McCORMICK, 1011 Chestnut and Elkins Park.

GLENSIDE HOMES and building sites, every description. RENNINGER & RENNINGER, Glenside, Pa.

NORTH WYNNEFIELD

Stone Colonial house, 14 rooms, 2 baths; lot 100x181; all modern improvements; fine location, facing Fairmount Park; attractive price, for sale or will rent.

Lower Merion Realty Co.
LAND TITLE BUILDING

SUBURBAN—TOWN—COUNTRY
Send for catalogue.
BROWN & CLOUD, Norristown, Pa.

SUBURBAN REAL ESTATE
Any price. All locations. Sale or rent.
CHARLES J. HOOD & CO., Morris Bldg.

COUNTRY SEATS, farms, suburban homes and building sites in northern suburbs of Phila. Phone or write H. J. Dager, Inc., Ambler, Pa.

LARGE LIST OF SUBURBAN HOMES, sale or rent, on the Main Line or Reading R. R. WM. H. WILSON & CO., Morris Bldg.

SUBURBAN RESIDENCES for sale or rent; attractive locations; prices right. Maurice J. Hoover, Real Estate Trust Bldg.

MAIN LINE, P. R. R.

BRYN MAWR

Exceptional opportunity at Bryn Mawr. Handsome Colonial house; 16 rooms, 4 baths; large stable; 1¾ acres of ground; exceptionally located near station. Full particulars from

Lower Merion Realty Co.
LAND TITLE BUILDING

BRYN MAWR—New houses of the finest construction and finish at attractive prices; also building sites by the acre or front foot. MAURAN, DOLMAN & CO., N. E. cor. Broad and Chestnut sts.

OVERBROOK

Fine lot in good location, near station; excellent improvements all around it; size 80x 245. Price and particulars from

Lower Merion Realty Co.
LAND TITLE BUILDING

WYNNEWOOD—

Large List of Residences
FOR SALE; ALSO
FURNISHED AND UNFURNISHED HOUSES FOR RENT
AT BALA AND CYNWYD
Let us know your requirements.
SAMUEL C. WAGNER, JR.
201 BALA AVE. AND COMMERCIAL TRUST BUILDING PHILADELPHIA

DESIRABLE RESIDENCES FOR SALE OR RENT
WARNOCK & EMLEN
Commercial Trust Bldg.

$4500—NARBERTH
9-room modern house; water-heater, sun-parlor, etc.; chicken house; elevated location. F. F. PETERS & SON, 608 CHESTNUT ST.

NEW JERSEY SUBURBAN

LIPPINCOTT LOTS AND HOMES
HADDON HEIGHTS, N. J.
WILLET LIPPINCOTT

PENNSYLVANIA FARMS

NEWTOWN SQUARE FARM

[illegible] acres; Colonial house, on high elevation; southern exposure; surrounded by old shade; barn; springhouse; woods; large running stream; near West Chester pike and the Radnor Hunt.

HERKNESS & STETSON
LAND TITLE BUILDING

COUNTRY HOMES AND FARMS—A list from which the most exacting may be suited. F. R. FRONEFIELD, Wayne, Pennsylvania.

[illegible] ACRES—Lancaster County, within 2½ miles of 2 stations; only $6000. J. B. THOMPSON, West Chester, Pa.

NEW JERSEY FARMS

FARMS IN SOUTH JERSEY
HENRY TAYLOR
VINELAND, N. J.

REAL ESTATE—SALE OR RENT

MAIN LINE, P. R. R.

MAIN LINE—Best line of Main Line houses, lots for sale or rent, at all prices. KIRK & McMULLIN, West End Trust Bldg.

REAL ESTATE TO EXCHANGE

[illegible] building lots (50 feet front), clear, [illegible] miles out in Jersey; will exchange all or part for equity in city or suburban house, subject to mortgage; will loan one-half the price of the lots at 4½ per cent. ARTHUR ROSWELL, 213 N. 13th st.

REAL ESTATE WANTED

WILL BUY cheap real estate, any section Philadelphia; immediate answer; brokers protected. CHESTER D. ROTTNER, 1120 Chestnut.

OWNERS, EXECUTORS OF ESTATES
If you have any property, 1 to 100 houses, to dispose of quickly, see me. Isen, 1902 N. 8th.

WANT small houses in West Philadelphia for sale. We have the buyers. T. H. MAGINNISS & SON, 5800 Baltimore ave.

WE HAVE CALLS for $40 and $45 houses. Personal attention. Prompt returns. WM. SADLER'S SONS, 1526 Columbia ave.

REAL ESTATE FOR RENT

RENTAL LISTS

THE PENNSYLVANIA COMPANY
For Insurances on Lives and Granting Annuities.
517 Chestnut st.—Both Phones.

245 S. 18th, 12r	$208.34	205 S. 22d, 20r	$150.00
2020 Locust, 13r	125.00	215 S. 22d, 14r	116.67
420 S. Broad, 16r	114.67	1430 Pine, 15r	108.34
1915 Green, 11r	75.00	1426 N. 16th, 16r	70.00
1401 Oxford, 12r	65.00	1518 Pine, 10r	60.00
120 N. 12th, 12r	60.00	1288 S. Broad, 16r	50.00
818 S. 3d, 6r	50.00	1801 Poplar, 12r	47.50
1719 Dia'ond, 11r	45.00	923 Race, 15r	45.00
1622 Oxford, 11r	45.00	1532 N. 17th, 11r	42.00
117 N. 21st, 12r	42.50	2108 Green, 12r	40.00
1725 N. 19th, 16r	40.00	1714 Oxford, 11r	37.50
785 Corr'n, 11r	37.50	1622 N. 11th, 11r	30.00
1730 N. 19th, 12r	35.00	1438 Wharton, 9r	28.00
1215 N. 13th, 9r	25.00	2141 N. 11th, 8r	25.00
117 W.S'ack, 11r	25.00	2135 Master, 11r	25.00
1445 N. 8th, 10r	25.00	926 N. 10th, 10r	24.00
925 Vine, 11r	25.00	120 N. Fr'nk'n, 9r	22.00
1615 N. 8th, 9r	24.00	811 Lattimer, 9r	20.00
541 N. R'd'gh, 9r	21.00	814 Parrish, 8r	18.00
1521 Olive, 7r	18.00	810 Wharton, 7r	18.00
5 Lerd's ct., 6r	15.00	1806 N. Ring'ld, 9r	15.00
		935 Nectarine, 8r	15.00

WEST PHILADELPHIA

4651 Spruce, 11r	$50.00	3410 Pow'lt'n, 11r	$45.00
434 N. 33d, 13r	35.00	759 N. 40th, 13r	33.00
4412 Sansom, 12r	30.00	3842 Sp. Gar., 8r	25.00
3840 Brown, 9r	25.00		

STORES AND DWELLINGS

223 S. 10th, 12r	$70.00	1600 Poplar, 10r	$41.67
251 N. 2d, 13r	48.00	219 Vine, 12r	32.34
140 N. 5th, 6r	30.00	1912 Oxford, 11r	30.00
2046 Parrish, 11r	30.00	1610 N. 20th, 10r	27.50
724 N. Front, 11r	25.00	1005 Fairm't, 9r	25.00
2515 Ridge, 11r	25.00	815 W. Norris, 9r	25.00
818 N. 3d, 8r	25.00	336 S. 2d, 6r	23.00
125 W. Oxf'd, 9r	21.00	417 Green, 7r	21.00
118 Laurel, 11r	20.00	129 South, 4r	20.00
2559 Amber, 9r	20.00	1204-6 S. 3d, 5r	18.00
1126 S. 2d, 5r	18.00	204 Wharton, 5r	16.00

CITY

DWELLINGS

1804 Diamond st.	1814 Diamond st.
1536 Master st.	1126 Oxford st.
420 S. 15th st.	

STORES

3850 Lancaster ave.	N.E. cor. 15th & Walnut

CHAS. L. BROWN & CO., 217 S. Broad st.

STORES AND DWELLINGS in all sections of city. See our list in the Ledger Saturday. SAMUEL T. FOX & CO. S. E. cor. 9th and Callowhill.

ONLY 4 BLOCKS from 11th and Market sts., a 15-room house, in good condition and with steam heat; the rent is only $35. MYERS & BARTH, Ridge ave. and 10th.

2049-2052 N. MARVINE ST.
3 story, 11 rooms, conveniences; fine order; rent reduced. Keys 1915 N. 12th st. WM. L. CRAVEN'S SONS, 1546 N. 7th st.

REAL ESTATE FOR SALE OR RENT
THE LAND TITLE AND TRUST CO.
Broad and Chestnut sts.

1222 CHANCELLOR ST.—Suitable as a contractor's office. MINTURN T. WRIGHT & CO., Morris Building.

2212 LOCUST ST., 11 rooms and 2 baths. 2224 Spruce st., 12 rooms and 2 baths. SAMUEL W. LEVIS, Real Estate Trust Bldg.

1825 DE LANCEY PLACE—12 rooms and 2 baths; rental per annum, $1600. Edgar G. Cross, 1411 Walnut st.

228 N. 21ST—8 rooms and bath, hot-water heat, $27 month.
J. EDWARD LUTZ, 240 N. 17th st.

Business Properties and Stores

STORES FOR RENT
807 Chestnut.
1025 S. 8th.
114-130-258 S. 11th.
114 N. 5th.
124 N. 13th.
108 S. 20th.
907-1110 Walnut.
J. A. PATTERSON, 130 S. 15th.

108 S. 11TH ST.—Mod. store, attractive front; reasonable rental; opportunity for many lines of merchandising. BARBER, HARTMAN & CO., 1201 Chestnut st.

MARKET STREET, 525
Entire building to rear street; lot 25.3x200; immediate possession.
Apply Penna. Co., 517 Chestnut st.

OLD-ESTABLISHED COAL YARD, American st., corner, with siding, office and stable. MORRIS & CO., Ridge at Broad.

Stores and Dwellings

CHANCE FOR LIVE MAN; store, 2916 Ridge; modern; suit any one; see it; open; cheap rent.

Factories, Warehouses, Mfg. Floors

Cohocksink Mills 5TH AND 6TH STS. Above Columbia.
Floors 5000 to 18,000 sq. ft.; cheap power. R. P. McNEELY, 1752 Randolph.

FACTORIES, sites, warehouses, floor space exclusively. J. Alan Middleton, Factory Specialist and Engineer, 609-11 Widener Bldg.

FACTORIES & floor space of every description, Phila. & vicinity. FACTORY EXCHANGE, Stephen Girard Bldg. Filbert 4700, Race 2678.

N. BROAD ST., 511-19—Manufacturing floors; light on four sides; electric elevators; low insurance. LEA ESTATES, 700 Sansom st.

N. W. COR. 12TH AND CALLOWHILL—Three-story building, 40x100; elevator, heat, light, power; handy to freight stations.

FILBERT ST., 909—3d and 4th floors for rent; well lighted; 22x100 ft. Apply 909 Filbert st.

OFFICES, BUSINESS ROOMS, ETC.

CHEAP BUSINESS ROOMS
1322 Arch, second story, 2600 square feet; elevator.
18 North 9th st., second and third floors, suit any one.
EMERSON CONRAD,
53 NORTH 10TH ST.

DREXEL BLDG. OFFICES, annual rentals. Single rooms, $100, $120, $138, $150, $250, $300. Suites 2 rms., $144, $156, $168, $200, $225, $250. Suites 3 rms., $275, $400, $425, $450, $500, $750. End suite, 1-1-17, 2750 sq. ft., 20 rooms, $3375. Corner suites, 4 to 8 rooms, $650 to $1650. ELLIS D. WILLIAMS, 560 Drexel Building.

1118-20 CHESTNUT STREET
ENTIRE FLOOR, 2500 SQUARE FEET
FIREPROOF BLDG. REASONABLE RENT
Mears & Brown, 202 S. 15th St.

$12.50 HEED BUILDING $15.50
Centrally located; all conveniences; rents attractively low; service continuous.
$18.00 1211-17 Filbert st. $22.00

20 S. 18TH ST.—$15 per month and upward; several desirable rooms, suitable for light business or other purposes; steam heat, etc. J. C. FULLER, 10 S. 18th st.

ARCHITECT or artist; desirable large room, north skylight, steam heat, elevator service, etc. Fuller Building, 10 S. 18th st.

Professional Offices

1700 WALNUT ST.—Desirable offices for physicians, etc.; heat, light, janitor service furn. Apply the Pennsylvania Co., 517 Chestnut st.

WEST PHILADELPHIA

CHANCELLOR ST., between 59th and 60th sts., 6 rooms and bath, hot-water heat, hardwood floors and every modern convenience. Apply sample house, 5942 Chancellor st.

Business Properties and Stores

NEW, THOROUGHLY UP-TO-DATE stores on Market st. (between 58th and 59th); busy thoroughfare; big opportunity for "live-wire" merchants; large bulks, high ceilings and unusually deep stores.
NUCOM KENIN, 5950 Market st.

PENNSYLVANIA SUBURBAN

JENKINTOWN—
HOUSES TO RENT AND SELL IN JENKINTOWN, Wyncote, Oak Lane and Chestnut Hill.
HERKNESS & STETSON
1831 LAND TITLE BUILDING

MODERN RESIDENCE

Garage and 5 acres; first floor, living room, den, hall, dining room, pantry, kitchen and laundry; second floor, 7 bedrooms and 3 baths; numerous open fireplaces, electric light, all conveniences; garage for 4 cars and 3 box stalls for saddle horses; old shade, tennis court, truck garden; small woodlawn, with running stream; 3 minutes' walk from railroad station, 30 minutes to city; near golf and hunt clubs; $175 per mo.

Herkness & Stetson
LAND TITLE BUILDING

STONE FARM HOUSE

4½ acres, 12 rooms and bath; remodeled, all conveniences and electric lights, Springfield water, etc.; stable, chicken house; old shade around house; meadow, with running stream; 1 mile from either Elkins Park station or Jenkintown station; commands fine view over large estates. Rent $65 per month.

Herkness & Stetson
LAND TITLE BUILDING

MAIN LINE, P. R. R.

VILLANOVA
Desirable 3-story 15-room stone dwelling; Lancaster ave. near Spring Mill road; 5 minutes' walk to train or trolley. Apply The Pennsylvania Company, 517 Chestnut st.

MORTGAGES

$50 TO $1000 — NOTE OR MORTGAGE Immediate Settlements. Unsettled Estate Loans. Building Association Funds. DEMPSEY & CO. 37 South 16th st.

ANY AMOUNT placed quickly on first or second mortgage; large trust funds on hand and 20 building associations with ready money; quick action is my motto; try me. Chas. E. de Young, 409 West End Trust Bldg.

MONEY FOR MORTGAGES
Building Association and Trust Funds.
TAULANE, 909 Walnut st.

FIRST STRAIGHT **MORTGAGES** SECOND B. & L.
IN SUMS TO SUIT
M. BERGER & CO., 7th and Green sts.

MONEY FOR MORTGAGES
LARGE AND SMALL AMOUNTS
QUICK ANSWERS
W. H. HOOD, 412 W. [illegible] ST.

MORTGAGES

Continued from Preceding Column

ADVANCES TO BUILDERS A SPECIALTY
$500,000
TO INVEST IN
FIRST MORTGAGES
In the City of Philadelphia
AT
LOWEST MARKET RATES
Apply to
HAZLETT & MOSS
818 WALNUT ST.
Main 175. Lombard 2246.

FUNDS FOR MORTGAGES
Repayable in terms of years or on installment plan.
Northern Trust Company
SIXTH AND SPRING GARDEN

$100,000—4½% FLAT
SPECIAL TRUST FUND
FOR
GOOD FIRST MORTGAGES
HORACE H. FRITZ, 713 WALNUT ST.

LARGE FUNDS
For 1st mortgages. Advances made to builders.
JAMES D. WINCHELL
17TH AND SANSOM STS.

MONEY FOR FIRST OR SECOND
I not only take your application, but I place it promptly at moderate charges.
C. H. SCHLEICHTER
522 North American Building, Philadelphia.

TO SECURE A MORTGAGE
be it first or second—if you desire efficient service, quick and satisfactory results and moderate charges—
CALL, PHONE OR WRITE TO US
"Your mortgage will be as good as placed."
NORMAN S. SHERWOOD, 1411 Walnut st.

$50 $100, $200 TO $5000
Mortgage or note, real estate security; payable easy terms; settlement same day.
LEWIS & CO. 1227 W. GIRARD AVENUE

$100,000 TO INVEST in first mortgages in sums from $1000 up; also building association money for second mortgages. G. C. SEIDEL & CO., 4th and Callowhill sts.

WORRELL FUNDS FOR FIRST AND SECOND MORTGAGES. 555 NORTH 17TH ST.

ALL AMOUNTS, 1ST AND 2D MORTGAGES. Quick answer. MAURICE H. MATSINGER, R. Est. Tr. Bldg.

LOANS ON INTEREST IN ESTATES
Reasonable Charges
JOHN H. BARRY, 507 Land Title Bldg.

TRUST FUNDS FOR FIRST MORTGAGES
HERKNESS & STETSON
LAND TITLE BUILDING

FUNDS FOR 1ST AND 2D MORTGAGES
MORTGAGES FOR SALE
THEO. E. NICKLES, 2319 Germantown ave.

FUNDS FOR 1ST AND 2D MORTGAGES
ANY AMOUNT
POTTS & THOMSON, 2521 Frankford ave.

MONEY FOR 1ST AND 2D MORTGAGES
T. A. REDDING & SON
709 WALNUT ST. 5205 SPRUCE ST.

MONEY for mortgages; Bucks County property. ARTHUR P. TOWNSEND
Lincoln Building, Philadelphia.

MONEY FOR MORTGAGES
BUILDING ASSOCIATION FUNDS
HENRY S. REED, 1429 Chestnut st.

MORTGAGES—FIRST AND SECOND
RENTS COLLECTED—REAL ESTATE SOLD
C. R. RHOADS, 15th above Susquehanna.

FIVE PER CENT building association and split mortgages; no premiums; moderate charges. M. GETZ, 15th and York sts. Both phones.

ANY SUM, ANY AMOUNT, PLACED AT ONCE; LOWEST RATES. F. X. DELANEY, 1113 LINCOLN BLDG.

MONEY for first and second mortgages, private funds and building associations. WM. FRIEDRICH & CO., 881 N. 12th st.

FUNDS FOR FIRST, second or split mortgages; collateral and short-term loans. ABERNETHY, 133 S. 12th; 2724 N. 5th.

PRIVATE FUNDS for first mortgages; B. and L. money for second mortgages; no premiums. JOS. ALLEN POTTS, 4905 Baltimore ave.

WE HAVE 9 out of 29 mortgages left; amounts, 2—$2000; 3—$2300; 1—$2500, and 3—$3500. Secured upon modern homes. O'NEILL & GUCKES, INC., 5208 Walnut st.

MONEY for first and second mortgages; building association and instalment mortgages. Willis-Winchester Co., 1001 Chestnut st.

MORTGAGES

Continued from Preceding Column

$50 to $2000 To loan on real estate security; immediate settlement; payable as desired.
EDW. M. MOLL 132 SOUTH 12TH ST.

MONEY TO LOAN

Christmas Money for You

We were organized by public-spirited men for the purpose of placing small loans of $16 and upward within easy reach of all honest and needy wage-earners and housekeepers on their personal note. We charge only a legal rate of interest, and we are supervised and bonded by the State.

Our customers are guaranteed fair and liberal treatment. That is why we succeed and continue to hold their patronage. You are cordially invited to call, phone or write for further details of our small loan plan.

EQUITABLE INVESTMENT CO.
1001 CHESNUT STREET
Phone Walnut 3022. Rooms 309-310

CHRISTMAS MONEY TO ANY ONE
At a Legal Rate of Interest

We are licensed, bonded and supervised by the State Banking Department and YOUR CONFIDENCE WILL BE RESPECTED.

OUR POLICY
Fair and courteous treatment to every one. Call, write or phone Walnut 5458.

CENTRAL LOAN CO., Inc.
SECOND FLOOR ESPEN BUILDING
1020 CHESTNUT STREET
PHILADELPHIA, PA.
OPEN EVENINGS TILL XMAS

For Xmas We Are Offering THE EASIEST TERMS
On $16 up to $204

This Reliable Licensed and Bonded Company is offering a new easy repayment plan, which is positively the best in the city.
$2 monthly pays $16 | $5 monthly pays $60
$3 monthly pays $36 | $6 monthly pays $72
$4 monthly pays $44 | $7 monthly pays $84
Plus 3% interest on your balance only.
We will also loan you $120, $132, $156, $180, $204 at 2% interest.

SECURITY LOAN CO.
1114 Chestnut Street
Bell, Filbert 3951. Keystone, Race 1087.
Next to Keith's Theatre, 2d floor, Room 20.
OPEN EVENINGS UNTIL CHRISTMAS

YOU CAN GET $16 TO $204 TODAY

privately and without red tape if housekeeping. We are licensed and supervised by the Banking Department of Penn. Our terms are very easy on Holiday Loans.
Your monthly payment on $36 is only $3
Your monthly payment on $84 is only $7
With 3% interest on unpaid balance
Your monthly payment on $132 is only $11
Your monthly payment on $180 is only $15
With 2% interest on unpaid balance
CALL, WRITE or use Bell phone, Wal. 4265

HOUSEHOLD LOAN COMPANY
131 South Broad Street
Second floor. Next to Forrest Theatre.
OPEN EVENINGS UNTIL CHRISTMAS

YOU CAN BORROW MONEY
ON DIAMONDS, JEWELS, ETC.
$25 AND UP 2%
$75 AND UP 1½%
$300 AND UP 1%
RIEDER'S
128 MARKET ST.
RIDGE AVE. AND OXFORD ST.
22D AND SOUTH STS.

MONEY LOANED to heirs of unsettled estates, interests bought. FRANK P. MARTIN, 724-25 Stephen Girard Building, 21 S. 12th st.

FARMER SMITH'S RAINBOW CLUB

SHOES! OH, FOR SHOES!

The snow began to fall, my dears, just as we began giving out your things—your presents.

We are sadly in need of SHOES. Can you not find some of your old shoes which we may give to those who need them?

This has, indeed, been a Happy Christmas for many who did not look for it—thanks to your kindness and generosity.

We must thank the mothers who have been not only a help but an INSPIRATION. Mrs. Dorcas Haas, of Frankford, came in and helped us sort the clothes.

Miss Helen White, of Riverton, sent ten pairs of stockings.

These are busy days, my dears. You will forgive me if I do not write a long talk.

Lovingly, FARMER SMITH, Children's Editor.

P. S.—Send the shoes to Farmer Smith, 608 Chestnut street.

PRIZE WINNERS IN SCRAPBOOK CONTEST

Dear Children—I want to thank you for a very pleasant time reading your scrapbooks.

It carried me back to school days.

I got Uncle Tom Daly, who writes so beautifully in our own dear paper, to select the scrapbooks which should bring prizes to their owners.

I take pleasure in awarding our first prize of $5 to Marie Louis Treacy, 3800 Chestnut street; second prize of $3 to Americo Ducelli, 901 South Tenth street, and third prize of $2 to Irvine R. Woodward, 6365 Musgrave street.

Fifteen prizes of $1 each have been awarded to William Porter, 1216 McKean street; Hazel Ranck, Danville, Pa.; Wilfred Webb, 4728 Second Street pike; Julius Feldman, Woodbine, N. J.; Ruth Propert, 154 West Louden street; Helen Ulmer, 1213 West Oxford street; Karl Robinson, Wyncote, Pa.; Duncan Mackenzie, 822 North Thirty-fourth street, Camden, N. J.; Bessie Carr, Idlewood, N. J.; Robert B. Nixon, 4th, 2160 North Nineteenth street; Malvina Holcombe, Bala avenue, Cynwyd; Thelma Baghurst, Telford, Pa.; Ethel Radel, 2026 South Mildred street; John Herbert Vanartsdalen, Feasterville, Bucks County, Pa., and Hattie Jenne, Moore, Pa.

HONORABLE MENTION

Montrose Liming, Fred Griffith, Dorothy Kerber, Mary Josephine Coyle, Hannah Salkowitz.

Clara Feldman, Estelle Potashnick, Aloysius Penrose, Sarah Ash, Jack Burgess, Paul Robinson.

Margaret Scott, Lena Krum, Dorothy Irwin, Anna Coccia, Florence Chappelle.

Bertha Childs, Margaret Coyle, Eleanore Grinman, Hannah Hilton, Angelina Ramagano, Louise Seaman, Laura Smith.

Rose Palumbo, Madeline Cuneo, Ruth Weiss, Martha Atkinson and Catherine Manning.

Thank you once more. Lovingly,
FARMER SMITH, Children's Editor.

THE PARIS DOLL LIKES HER NEW HOME

By Farmer Smith

It was past 12 o'clock in Toytown and the big fat Policeman had come around as he always did every night to see if there were any new dolls in the window.

Sure enough! There was a new dollie, with big blue eyes and light golden hair, and the big Policeman thought the big Boy Doll was looking at her very strangely.

No wonder, for the Paris Doll had just been put in the window of Toytown that very afternoon, and she was so very beautiful that all the other dolls stopped looking out of the window just to see her. The Brown Monkey stopped pulling the Stuffed Cat's tail just to see what it was all about. The Tin Soldiers stood up very straight as if to salute, while the Wooden Firemen looked around to see if there was a fire anywhere.

"Have you been here very long?" asked the Boy Doll of the Paris Doll.

"Oh, no," said the Paris Doll. "I came from across the water. The dear little girls packed me in a box and gave me a lot of kisses to give to American boys and girls, and one of the dollmakers taught me English so that I could understand what was said to me."

"That is very wonderful," said the Boy Doll. "I hope you like it here."

"I know I shall," said the Paris Doll. "Every one is so kind."

Just then the big Policeman turned his back and the Brown Monkey threw a block at the window and the big fellow jumped right up in the air. He turned around very quickly and thought he saw all the dolls, tin soldiers and firemen laughing at him. I wonder if they really were?

FARMER SMITH,
I wish to become a member of your Rainbow Club. Please send me a beautiful Rainbow Button free. I agree to DO A LITTLE KINDNESS EACH AND EVERY DAY, SPREAD A LITTLE SUNSHINE ALL ALONG THE WAY.
Name ....
Address ....
Age ....

When I Spank My Dolls

By HELENA C. ULMER

From my dolls I have chosen three (whom I consider sisters) of whom I am going to write a story. Emmeline, who is the oldest, is a lovely girl with long, dark curls. Unfortunately she has a high temper. The next in size is Winifred, who is quite different from Emmeline. She has short, light curls that shine in the sun like gold. Winifred has a very loving disposition. The youngest daughter, Laura, has short, brown curls. She is a sweet, mischievous little girl.

One Wednesday we had planned to go on a picnic. Wednesday dawned bright and clear. We were all dressed, the lunch was packed, when Winifred suddenly exclaimed:

"Where is Laura?"

Where was she? That naughty girl! I will tell you.

Little Laura had been told by her mother never to go near the flypaper. Now Laura had not meant to disobey. She just thought she would like to count the flies on the flypaper before she went on the picnic.

She knew where a sheet of flypaper was, so she went into the parlor, which was dark at that time. Little Laura tumbled over a cushion on the floor and she fell. Her head went into something sticky. Now she knew!

Laura was frightened. She ran upstairs and hid in a closet—her pretty brown curls one sticky mass.

They hunted everywhere. At last Emmeline looked in the closet where poor Laura was hidden.

"Laura Allen! You're a nice mess! What has happened?" she cried. With that she pulled Laura out and was shaking her in a high temper, when I, their mother, came in.

Emmeline turned and when she saw me she let go Laura and looked very much ashamed. Laura was frightened and asked me if she was going to be spanked, but I said, "No, Laura, you do not deserve to be spanked. Emmeline does."

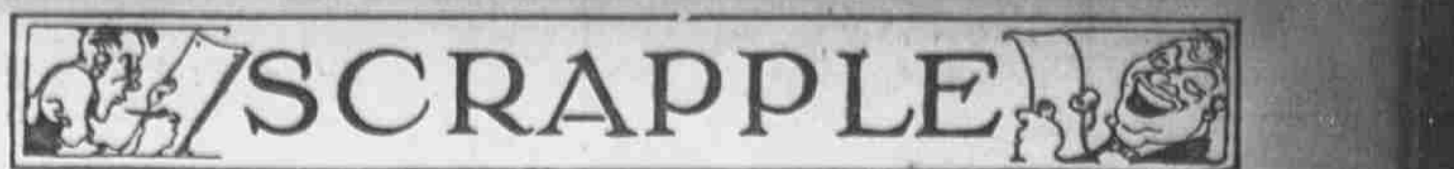
I then took Emmeline, who was crying, and spanked her and put her to bed.

Laura came and told me the story. Then I took her and Winifred to the barber shop, where Laura's curls were cut off. When I returned, Emmeline said:

"Mother, aren't you going to punish Laura?"

"Look at her, Emmeline, and tell me if you do not think she is punished enough," I answered.

Emmeline looked at Laura, who was standing there feeling the head which the barber had robbed of its curls. She was crying. Emmeline really felt sorry for Laura and promised that she would not have "temper" again and she didn't. Laura was never mischievous again. We all missed the picnic that day!



The Young Lady Across the Way

The young lady across the way says her father certainly misses his golf in winter, and she believes she'll get him to join one of the classes in neurasthenics at the Y. M. C. A.

Some Size

At Chatham a soldier was brought before the commanding officer for selling part of his kit, when the following dialogue took place:

Colonel—Now, Private Murphy, why did you sell your boots?

Private Murphy—I'd worn 'em for two years, sorr, and I thought they were my own property.

Colonel—Nothing of the sort, sir. Those boots belong to the King.

Private Murphy—I'm sure I'm sorry, sir, but I didn't know his Majesty took twelves.

THE PADDED CELL

THERE'S A COME-BACK TO IT SOMEWHERE

Living in Hopes

The new curate had arrived at the slummy mining village, and was making a tour of the parish.

He noticed as he passed down an evil-looking street that some of the gardens were provided with chicken runs and hencoops.

Wishing to learn anything about his new flock that might be of use in his ministrations, he stopped a ruffianly miner, beetle-browed and muscular.

"Tell me, my friend, do the people around here keep chickens?"

"Ey, lad, aah'd say they doan't. But they certainly tries their 'ardest to!"

WAR ON CHRISTMAS EVE

—The Tatler.

Superchild—Is that you, Santa Claus?
Father—Yes, lie still!
Superchild—Drop the whole sack and scoot! I've got a revolver!

Entrenched Against Christmas Cares

—The Sketch.

Papa, in the trenches, soliloquizing—Well, anyhow, I shan't have any of that counfounded worry about buying Christmas presents this year.

Stop! Stop!

Little Gertrude had been very naughty, and had been severely slapped first by nurse and then by mother, with a promise of another dose from father when he came home.

She sat on the floor, her eyes filled with angry tears. Suddenly she rose with a determined look upon her little face and seized her hat.

"Where are you going," asked her mother.

"Out to tell all the family secrets to the neighbors," said the child firmly.

"All the World's a Stage"

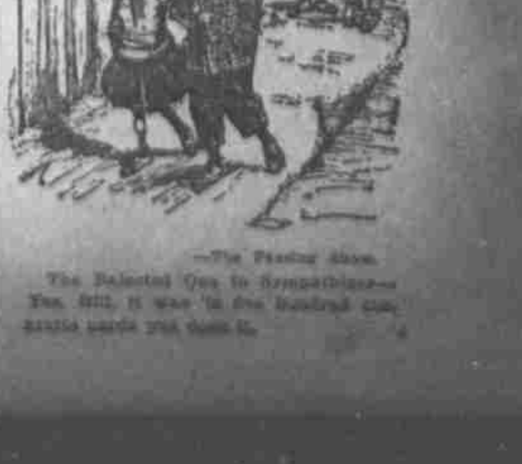
—London Opinion.

Stage Door Keeper (to super who has been waiting in the rain for over an hour)—Hallo, who are you?

Super—The Millionaire in act 3, scene 4!

FRIENDS WE NEVER FORGET

Outbid



—The Passing Show.

The Rejected One to Sympathizer—Yes, Bill, it was 'is five hundred cigarette cards wot done it.