

When Money Talks

By BERTHA R. McDONALD

The little music teacher ran up the steps of the boarding house with a fluttering heart...

Yes, there was a letter, but the writing was not familiar. When she reached the sacred precincts of her own room she read it and had just cast it aside with a most contemptuous sniff...

"Sickening—both of them!" she muttered. "Why must I be made the target for such piffle?"

Angrily she thrust them inside her desk, closed it with a bang and went down to dinner. That evening, after a brisk walk through a little park nearby...

"Dear Mollykins: It rests me just to write your name. It carries me back to the days when you were my sympathetic mother confessor and, Mollykins, I've got to talk to you now, for you are the only one who will understand. I've worked so hard this past year to build up my class and you've heard how I've succeeded even beyond my wildest dreams. But success isn't everything. Even here I seem destined to be nauseated with impossible things. I've just had two of the most sickening proposals by letter that any girl ever received. Possibly I might have had one or the other a second time had I not been sure that each man is counting on my income to help support him. Peace to the ashes of their unsolicited adoration! I tell you, dear, I shall never for money. I've seen the folly of not preparing for a rainy day and it has colored everything in the world for me. When I put my head into the matrimonial noose it will be when the future Mr. Bess Courtland is ready to hand me a checkbook on a nice, fat bank account. As it is, epistolary efforts such as reached me today only serve to frazzle my disposition. 'Buckets of slush,' Billy would call them. It is needless for me to tell you where my heart lies, and he has never written me a line in all this long year. I thought, of course, when our crash came and father died that Billy would be the first to come to me, and when he left for Colorado without so much as a good-by I was broken-hearted. Now I've joined the ranks of those who believe that money talks. I can hear you call me flinty of heart, but so will you be, Molly, if ever you come to feel the dull, sickening thud of the fall from the lap of luxury to the cold, stone floor of poverty. I hope you never may. Write me soon—your letters are such comforts. Lovingly,

"BESS."

That night the little music teacher cried herself to sleep and the next morning she said to herself, as she surveyed the pale face which looked at her with weary eyes from her mirror: "Don't you let me catch you weeping again over Billy Dempster. He doesn't care a fig about you and he wouldn't weep over anybody."

By the time she reached the studio she had fully made up her mind that she hated Billy cordially and that if he should ever see fit to write her a letter she would return it to him unopened. It was several days later that a special delivery letter, bearing a Colorado postmark, reached Miss Courtland, and, after the messenger had gone, she stood gazing at the envelope, scarcely able to believe her eyes, while the waiting pupil at the piano wondered what was about to be disclosed.

"Billy's writing!" gasped the teacher. "No—no—I'm getting foolish, of course—it can't be—he doesn't know my address, and yet—"

"Why don't you open it?" suggested her pupil, and forgetting her late determination to put Billy Dempster out of her life forever, Bess tore open his letter with fingers that trembled as though she might have the palsy.

"Dear Bess," she read. "I wrote to Molly De Voss two weeks ago for your address and just got it today. How are you, anyway? It seems a lifetime since I saw you. What are you doing and how do you like living in Chicago? Molly didn't answer a single question I asked, so I shall wait anxiously to hear direct from you about your work, your husband—if you have

one; in fact, tell me all about everything. As ever, yours,

"BILLY."

Miss Courtland's black eyes snapped and she crushed the letter in her hand. "To write me a letter like that," she gasped, "after waiting a whole year to even ask for my address!"

During the following week she wrote six replies to Dempster's letter and tore each one to bits almost as soon as it was finished. The seventh she thought somewhat tart, but concluding it was better than he deserved anyway, she finally sent it.

"Dear Billy (it ran): I probably need not tell you that your letter was a surprise. When an old friend leaves you at a time of a great crisis in your life, without even a good-by, and for a whole year forgets that you ever existed, a letter from such a one is apt to come as a surprise; don't you think so? Since you are alive and are good enough to feel an interest in knowing that I am too, I don't mind telling you that I am teaching music here in Chicago and like my work very much. I have no husband in sight, and if I ever acquire such a possession, it will be because his pockets are so well lined with gold that it would be fool for me to let him slip through my fingers. At present I am very well and contented. Sincerely,

"BESS COURTLAND."

If Bess could have seen Dempster when he read this letter all idea that he regarded her carelessly or that he was deceived as to her own feeling for him would have vanished as a June frost. As it was, she never knew how she managed to live through the next week until an answer to her letter arrived. Then, one morning, as she was leaving the boarding house for the studio, the postman handed her another envelope bearing the familiar writing, and she almost ran to the little park, where she sat down on a bench to open it.

"Dearest girl," she read. "I am the man you are after—the possession you really ought to acquire. My pockets are so well lined with filthy lucre that I'm bent with the weight of it. It would be worse than folly to let me slip through your fingers and nothing could possibly suit me so well as to lodge in those same fingers forever. Seriously, Bess, don't you still care a little? I'm in a position now to ask you to marry me—will you? You'll never know how I suffered because I was not able to ask this when your father died and left you so little; but a peculiar round of circumstances overtook me just then and left me no alternative. My little sister, who was out here visiting, met with a terrible accident, which necessitated a very difficult operation, and my resources were so taxed to take care of this situation I did not dare assume another obligation. I left without seeing you, and I've remained silent because I did not wish to stand in the way of your comfort elsewhere. Perhaps I did wrong, dear; but my heart was right and I ask to be forgiven. I have never ceased to want you, Bess, and now, the remnant of my savings, happily permitted me to ask you with a clear conscience to share my lot. I'm coming East for my answer and shall probably be with you almost as soon as you read this. Always your lover,

"BILLY."

When she had finished reading, tears blinded her and little shivers of shame chased themselves up and down her spine at the thought of her own sordidness; but through the tumult within her, her heart kept singing, "Billy is coming—Billy is coming!" She had only just removed her wraps at the studio when Billy came, and there, from the safe shelter of his arms, she said to him:

"Billy, dear, I'd have jumped at the chance to share your lot any time and any place, if you hadn't had a thing in all this world but a penny with a hole in it!"

"Palestine's Salt Mountain. Palestine possesses a remarkable salt mountain situated at the south end of the Dead Sea. The length of the ridge is six miles, with an average width of three-quarters of a mile, and the height is not far from 600 feet. There are places where the overlying earthy deposits are many feet in thickness, but the mass of the mountain is composed of solid rock salt, some of which is as clear as crystal.

"Paid for Listening. For 123 years a sermon has been preached in Hendon (Eng.) parish church on the text, "Human life is a bubble." Richard Johnson, who died in 1755, left the masters and wardens of the Stationers' company trustees of his estate, and out of the interest the vicar of Hendon was to receive one guinea for preaching this sermon, and two wardens of the company a guinea each for listening to it.

"Ripening Cheese in Persia. In Persia the good housewife sees to it that cheeses for winter eating are stored away in earthen jars and put to ripen deep in the earth of the garden.

"When a Nut Isn't. The peanut isn't a nut at all, it is a member of the pea, bean and clove family. It is a legume and gathers nitrogen from the air. Peanuts do not grow from roots, but on shoots which grow out from the plant above ground, bear a little sterile yellow blossom and then shoot directly into the ground, where they peg—that is, where peanuts begin to grow on them.—St. Nicholas.

"Those Old Floppy Felts. One doesn't usually find old hats in the piece bag, but they are sure to be in the near vicinity. Certainly there is one of those old floppy felts in the household. Take it out, divest it of its brim, add a bandeau to the original crown and you will have something smart to top off a wee costume with. This time the bandeau is quite wide, and subdivided by a single strand of wool—if you have any wool leftovers—gulfed cotton if you haven't. Note how the straight, long stitches further emphasize the subdivision. Finally comes a colorful wool posy for dash.

"Nevel Notes. White chinchilla is as much liked as ever for babies' coats. Many of the new gowns are made with front and back alike. Sheer blouses are sprinkled with small embroidered squares. Rabbit fur trims with equal success gowns, coats and hats. Veils are plain and figured meshes with ribbon borders.

"Amber Instead of Pink. Flesh-pink chiffon and georgette blouses are being worn so universally now that women of exclusive taste have turned to another tint, and that tint seems to be amber—not yellow, and not tan, but the indescribable golden shade produced by sunlight shining through clear amber. A simple tucked batiste blouse becomes, touched by the magic wand of amber, an exclusive model worth several dollars. Amber chiffon blouses cost still more, and amber organdie trimmed with flet lace is exceedingly distinguished in price.

"CUT OF TIMBER RUNS HIGH. Pacific Northwest Produces 132,056,288 Feet of First Grade Airplane Lumber.

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Vancouver, B. C.—Boso Pazin, an Austrian at the internment camp here, subscribed for \$150 worth of Victory bonds, in order, he says, to atone in some measure for the havoc wrought by the brutality of his countrymen in declaring war on Serbia. The money subscribed was earned since Pazin entered the camp.

"PIGEONS EVEN PATRIOT. Wilton, N. H.—Three pigeons, one red, one white and one blue, soared over a hill here the other day, the white pigeon flying in the center of the group. As they flew into the sun their colors were pronounced.

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read for the wounded soldier a comical day of good luck when muddy trenches, shivering nights under bombardment and aching shrapnel wounds would be forgotten except as a hale of hard work well done to crown the days of peace with content.

The gipsy, in her scarlet kerchief, has always plied her trade profitably. An American Red Cross worker, in a Paris hospital, has discovered that the scarlet kerchief is not a necessary requisite for drawing a clientele. She began telling fortunes one afternoon just to while away an hour for a boy who had begun to lose interest in getting well. He was restless and weary. For four months he had been lying in the same bed; other patients had come and gone.

"You're going to have an interesting adventure tomorrow," predicted the Red Cross lady, and the following day a pal with whom Hefty had trained in the States and whom he hadn't seen for six months, was carried into the

ward and placed in the bed beside him. "She's a wiz," announced Hefty to the ward, and the Red Cross lady found herself swamped with demands for seances. She sees only happiness and good fortune ahead and the convalescents, with a new interest in life, find the days go less slowly when something good awaits them just around the corner.

"They know it's good luck because 'The Red Cross lady says so—she saw it in the cards.'"

WHAT CAN WE DO?



The week of December 16 to December 23 is roll call week for the American Red Cross. This is a Christmas call to the citizens of this country to enlist in the Army of Service. The need for service is not abated by the ending of the war—the need for service will not be ended for a long time. At home and far afield the Red Cross must continue the work of relieving the suffering that follows in the wake of the war. Refugees and orphans are still to be clothed and fed and housed. The antituberculosis campaign must be kept up and the families of soldiers helped. Only a part of the work of the Red Cross ends with the cessation of hostilities.

The Christmas roll call has for its object more than anything else the enrollment of all adults as members of the Red Cross and the appeal is for 21 memberships. The canvass will be mainly for this. The Red Cross makes its appeal to all, without regard to creed, race, sect, faction or class; it is an organization for universal service based on sympathy and humanity. Of course everybody that is anybody wants to belong to it.

The Good-Will Box. Home after home is establishing its good-will box for the benefit of people less fortunate than its own members. In the end it develops that the household is benefited in turn and a demonstration that it is more blessed to give than receive is brought about in the most practical way. Into the good-will box go all the used or unused articles that are not needed in the household, but might be used by some one else. Clothing, shoes, books, magazines, pictures, house furnishings, china and glassware, which have served for a time, but have been replaced without being worn out, these are all assembled in the good-will box to be redistributed where they can do

some good. Things of this kind simply clutter up the average storeroom space in the average home, accumulate dust, and are in the way generally when they might be useful elsewhere. It would be a fine idea for every community could be collected in one place either for sale or distribution, and disposed of once or twice a year. The money that has been salvaged from useless old silver and gold trinkets ought to inspire everyone who possesses battered and uninteresting things made of the precious metals to convert them into bullion. Since the war, women have unearthed all sorts of old gold and silver ornaments, jewelry and flat wear, some of it atrociously ugly, and turned it in for melting up. With the gold and silver procured they buy War Savings stamps. But even if they do not care to invest it is worth while to turn useless junk into money which can be put to work and thereby made useful.

Watteau Plait in Winter Frocks. For dinner frocks black is much used, sleeves are short and the watteau plait is favored. In a black mousseline de soie gown embodying these details the corsage consists of a broad draped cerise velvet girle that narrows at the back and holds down the watteau plait with a large bow. Also for dinner frocks embossed velvet is much used. Waists are long, sleeves are short and draped effects predominate. Dinner frocks are often of charmeuse with the selvage serving as a hem. A well-designed evening gown is of black charmeuse with a two-tiered tulle tunic heavily embroidered in pearl and jet chrysantheums and edged with narrow feather trimming. A broad silver girle slips under the tulle in back and ends in a discreetly veiled bow.

EVERY WOMAN LOVES FURS



Whether it is because they are becoming or because an atmosphere of luxury, and sometimes a suggestion of splendor belongs to them, or that they are so comfortable—every woman loves furs. They may be excused for extravagances in this direction; there are so many reasons why furs are a better investment than any other sort of apparel. Furriers have presented a greater variety in scarf and muff sets and in fur garments of all kinds than is usual in one season and this has made one more reason why furs are everywhere. Their vogue is universal.

Beginning with the short muffer collar and ending with the long coat, one may buy wraps of any size between with muffs to match. The scarfs or capes and muffs classed as separate furs and sets, are made in all varieties of skins. Then there are the short coats (their name is legion) and finally the long capes and coats that almost cover the figure.

The separate furs—scarfs or small capes with muffs to match—lead in popularity. Recently hats trimmed with the same fur or partly made of it, have added a chic, harmonious detail to the midwinter toilette for the street, but a scarf or cape looks well with any sort of millinery. The handsome mink scarf and muff shown in the picture are designed for matronly wearers and are good example of new but staple styles that will outlast many seasons. Tails as a finish for scarf ends were reinstated, but the flat fur-covered button is a novelty in ornaments. There is a narrow fringe of satin along the center of the scarf to protect the lining when the scarf is brought close up about the

throat. The melon muff is finished at the ends with plaited putts of satin and hangers of satin allow it to be worn suspended from the arm. Hudson seal, mink, mole, squirrel, kolinsky, and the short-haired furs liked best for sets with marten, skunk, fox and sable the choicest in long-haired pelts.

Perspiration Stains. Perspiration stains can be holled out of white material, but in colored material they usually mean that the perspiration has spoiled the color. In that case, about the only thing to do is to bleach the garment by boiling it in a solution of washing soda—about a cupful a food to a boiler half full of water. It is, of course, disappointing to find oneself in possession of a plain white frock or blouse instead of one of dainty blue or pink; but surely the snowy-white is more attractive to all eyes than a streaked, yellow-stained color.

Amber Instead of Pink. Flesh-pink chiffon and georgette blouses are being worn so universally now that women of exclusive taste have turned to another tint, and that tint seems to be amber—not yellow, and not tan, but the indescribable golden shade produced by sunlight shining through clear amber. A simple tucked batiste blouse becomes, touched by the magic wand of amber, an exclusive model worth several dollars. Amber chiffon blouses cost still more, and amber organdie trimmed with flet lace is exceedingly distinguished in price.

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read for the wounded soldier a comical day of good luck when muddy trenches, shivering nights under bombardment and aching shrapnel wounds would be forgotten except as a hale of hard work well done to crown the days of peace with content.

HOW SUBS WERE FOILED IS TOLD

Camouflage and Big Convoys Used to Make Our Shipping Safe.

DETAILS ARE MADE PUBLIC

Official of United States Shipping Board Describes Convoy's Activity From Time It Left New York.

New York.—With the need of secrecy ended by the cessation of fighting "on land, on sea and in the air" the methods used to baffle the Hun submarines have been revealed by officers of the United States shipping board. They made public the details of convoy management and the proper camouflage of grouped ships to make their destruction by undersea craft difficult.

One of the officers begins his description of a convoy's activity from the time it left the port of New York. "Once we were out in the stream," he says, "we headed down the channel for the lightship, beyond which our convoy and escorts were waiting for us. All were slowly under way when we reached them. The ships of different columns took their places, and after a few minutes' confusion, and lively work on the signal halyards the other ships of the convoy got into place.

"Guarded above by dirigibles, hydroplanes and anchored balloons, and on the surface by a fleet of patrol boats as well as our ocean escort, we proceeded, and America soon dropped below the western horizon.

"As in the army we have turned back to medieval helmets and armor, so on the water we have turned to medieval naval tactics; but instead of convoys of Spanish galleons and frigates of the seventeenth century from the new world to the old, our convoys were American transports and destroyers.

"It is not hard to see why the convoy system was effective. Take the case of a convoy of 25 ships (72 is the largest number I've heard of in one convoy; our mate told me of being caught in a 72-ship convoy in a sailing ship in the Bay of Biscay). When these ships went in convoy instead of there being 25 different units scattered all over the 'zone' for the U-boats to

way make a bare seven off Fire Island. "It was remarkable what a snappy escort commander could do with his charges. After a day or two together he had them maneuvering in position like a second grand fleet, zigzagging 'dark' through a black night, not a ray of light showing anywhere. If they were in the danger zone or a tin fish was reported near.

"The war brought no stranger spectacle than that of a convoy of steamships plowing along through the middle of the ocean streaked and bespattered indiscriminately with every color of the rainbow.

"The effect of good camouflage was remarkable. I have often looked at a fellow ship in the convoy on our quarter on exactly the same course we were, but on account of her camouflage she appeared to be making right angles different from the one she was actually steering.

"The deception was remarkable even under such conditions as these, and of course a U-boat, with its hasty limited observation, was much more likely to be fooled.

"Each nation seemed to have a characteristic type of camouflage, and after a little practice you could usually spot a ship's nationality by her style of camouflage long before you could make out her ensign."

CANADA REBORN AS WAR RESULT

Toronto.—It is a new Canada that emerges from the world war—a nation transformed from that which entered the conflict in 1914.

More than 50,000 of her sons lie in soldiers' graves in Europe. Three times that number have been more or less incapacitated by wounds. The cost of the war in money is estimated to be already \$1,100,000,000.

These are not light losses for a country of 8,000,000 people. Fortunately, there is also a credit side.

Canada has "found herself" in this war. She has discovered not merely the gallantry of her soldiers, but the brains and capacity and efficiency of her whole people. In every branch, in arms, in industry, in finance, she has had to measure her wits against the world, and in no case has Canada reason to be other than gratified.

Of the glory that is Canada's because of the gallantry and endurance and heroism of her boys at the front not the half has yet been told. "The most formidable fighting force in Europe"

is not a phrase of empty words. Characteristic of all that has gone before is the fact that the last act before the curtain was rung down on the drama of war should be the capture of Mons by the Canadian corps. No Canadian, when he heard that it was reserved to Canadians to retrieve the great tragedy to the original British army in August, 1914, but felt his pulse jump and the red blood surge through his veins.

These boys who went from Canadian firelines, who never heard the jungle of a sword previous to 1914, in the last four months have met the flower of the German army, vaunting warriors who had given their lifetime to preparation. Divisions totaling one-fourth of the entire German army were in this period met in succession and vanquished by four divisions from Canada.

Nor have the people at home been lagging behind the boys at the front in courage, resourcefulness and efficiency. The development of Canada's war industry is an industrial romance of front rank. American government officials can testify to the efficiency of the manufacturing plant Canada has built up in four short years. In department after department, where they found American industry failed them, they were able to turn to Canada. The full story may be revealed some day.

In finance, Canada before the war was always a borrower and expected to be so for many years to come. But for a year and a half Canada in finance has been "on her own." More than that, she has been furnishing large credits to other nations.

Having triumphed over the soul-testing crises of war, Canada faces an era of peace with more than confidence—with buoyancy.

A vast program of reconstruction and of development awaits. The country is eager to get at it and is impatient for the government to give the word. Public works of tremendous importance, silent since 1914, are awaiting labor slow to be available. Shipbuilding, railway equipment, steel production, and many other industries will, under proper direction, go forward with a bound.

A Canadian commission under Lloyd Harris, fresh from Washington, is headed for Europe for the purpose of securing orders for Canadian industries for the reconstruction of Europe.

AMUSEMENT FOR WOUNDED TOMMIES AT DEAL



These Tommies, who have done their part nobly in the victorious struggle against the Hun, are seen here showing great interest in the fine codling caught by Mrs. McHutchins, winner of the ladies' sea angling competition at Deal.

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MAKES "NIGHT OWLS" DIG FOR SMOKE FUND

Seattle.—A number of the regular roomers in the hotel Virginia here have a habit of coming in after midnight. The landlady, Mrs. Clarke, now fines each one of her roomers who arrives after 12 midnight and turns the money into the "our boys in France tobacco fund."

BOOTBLACK IS REAL PATRIOT

Every Dollar of Subscription to War Work Fund Means Sacrifice.

Sandusky, O.—Andy Mahon, patriot, shoe-shine stand philosopher and philanthropist, feels sorry for the people of Sandusky because of the poor showing in the war work fund drive, and what he feels toward those who could give, but who did not, is not good newspaper English. But Andy subscribed \$50 and then another \$12 to be paid on the installment plan, and when the committee faced a shortage at the last minute Andy dug down and subscribed another \$20. Every dollar of Andy's subscription means a sacrifice and it means lots of shoe shines.

Pigeons Even Patriot.

Wilton, N. H.—Three pigeons, one red, one white and one blue, soared over a hill here the other day, the white pigeon flying in the center of the group. As they flew into the sun their colors were pronounced.

EMBLEM OF THREE COUNTRIES

British "Union Jack" Displays Crosses of England, Scotland and Ireland in Combination.

The term "Union Jack" is applied to the national flag of the British empire. It consists of three crosses combined, on a blue field, viz.: the cross of St. George for England, of St. Andrew for Scotland, and of St. Patrick for Ireland. The original English flag was St. George's cross, red on a white field; the flag of St. Patrick, red on a white field, and the Scottish flag was St. Andrew's cross, white on a blue field. History says that the united crosses of England and Scotland were first used on the flag in 1606 by order of King James, when sovereign of the two countries. By his order the two crosses were united in such a manner as to preserve the distinctive outline of each, also, by means of a white border, the original color of the S-otch flag on a blue ground. In 1801, on the legislative union with Ireland, the red cross of St. Patrick was added in such