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We emphasize "all"—because, with electrical appliances on the table, running back and forth to the kitchen for fresh toast or hot coffee is no longer necessary. The Electric Percolator makes the coffee uniformly perfect—every morning.

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We are featuring Toasters and Percolators in easy-to-buy combinations as well as separately. Drop in the next time you are in our vicinity.

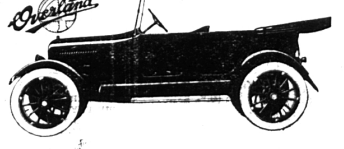
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The car and passengers ride smoothly as though floating, free from road shocks that the springs ward off.

But this new riding comfort, possible only with these Three-point Canilever Springs, is but one of the advantages of Overland 4.

Its light weight makes possible great economy of gasoline and tires.

In every respect Overland 4 is a Quality Car. The body is all steel, all enamel—the brightest, hardest, most lasting finish.

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Spiritually and Ethically the Modern Home Has Largely Disintegrated
By A. E. WEBSTER, Juvenile Protective Association

The experience of the year 1919 of the Juvenile Protective association has demonstrated anew that, from a spiritual and ethical point of view, the modern home has largely disintegrated. This is due to the industrial revolution, which has taken the industrial processes out of the home into the factories, and which has called not only the fathers but in many instances the mothers and the children themselves out of the home into a manufacturing plant.

It is due also to the decline of the external authority which has been witnessed in the church, in politics and in the home itself, so that no longer is there that rigid discipline and authority which used to be meted in the American family.

It is due also to the Americanization of the child of foreign-born parents, which has created a chasm between the child, with his American training, and his parents, with their European traditions, ideals and background, and which, in many cases, results in the development of contempt on the part of the child toward his parents.

It is due, too, to poverty and bad housing. It may be due to the economic emancipation of women.

"Have the British People Gone Mad Over Tobacco and Over Smoking?"
By R. P. MONCRIEFF, British Anti-Tobacco League

The nation that smokes perishes. In the year 1917 the British people smoked 132,215,700 pounds of tobacco, costing the smokers approximately \$497,690,000. Pipes and other appliances came to \$22,684,000, making a total for the year of more than \$520,000,000.


The following year the amount increased to 164,838,800 pounds smoked, valued at \$668,765,500, with pipes and appliances costing \$23,309,500.

Has the nation gone mad over tobacco and over smoking? If the women of the nation become habitual smokers—as they are rapidly doing—what effect will it have on the future generation? The query is answered by the late Sir W. B. Richardson as follows:

"If a community of youths of both sexes, whose progenitors were finely formed and powerful, were to be trained to the early practice of smoking and if marriage were to be confined to the smokers, an apparently new and physically inferior race of men and women will be bred."

I call on the medical profession to face this formidable danger to the nation and warn women especially as to the injurious effects of tobacco smoking.

Books of Account of American Soldiers in the War Are Out of Balance
By KING SWOPE of Kentucky. Speech in Congress



Almost everyone seems to be agreed that something should be done for the soldiers, and whatever it is should be done at once. Whatever is done should affect all of the soldiers and sailors. With that purpose in view I have framed this along suggestions from men who were in the service with me. The bill provides for one year's pay at the rate of \$30 per month for all who served as much as a year, and \$30 per month for all those who served more than two months and less than one year.

This bill, to my mind, is the best solution of the matter. It touches all classes of soldiers. It will bridge the gap between the dull, uneventful days after discharge, and remunerative employment. It was also designed to overcome the objections offered by some members on account of the cost involved. To carry out the provisions of this bill will cost approximately \$1,200,000,000. By making it payable in bonds an appropriation is not necessary. Certainly a bond issue only about one-third the size of the amount of our bonds already issued will not greatly disturb the financial situation.

We owe this to these men as a matter of fairness. The books of account as between those who stayed at home in the government employ and those who went into the military service are out of balance. The men who were drafted in 1917 and 1918 returned after their discharge to find almost a new commercial world. Every discharged soldier must prepare himself to meet just this condition, but is it possible for him to do so with a uniform and a \$50 bonus? What the soldiers need and want in such cases is not endowment for life, but sufficient funds to help tide them over to a position where they can regain a livelihood.

If Any Man Ever Deserved the Thanks of England, Schwab Is the Man
By ADMIRAL LORD FISHER, British Navy

In a memorandum which I had printed and circulated in January, 1914, seven months before the war, these words may be found in large capital letters, "The submarine is the coming type of war vessel for sea fighting." I was literally persecuted for building submarines while I was first sea lord. Thanks to Admiral Bacon and Admiral S. S. Hall, we are what we are. When I left the admiralty on January 25, 1910, there were 61 efficient submarines and 13 were building. When I returned to the admiralty in October, 1914, there were only 51, so I sent for Mr. Schwab of the Bethlehem Steel works and he delivered a batch of submarines in five months.

That was an unprecedented feat, as 14 months was the record till then. These "H"-type submarines built by Schwab went unopposed from America to the Dardanelles and acted there prodigiously. Mr. Schwab should have been made a duke. If any man ever deserved the gratitude of England, Mr. Schwab is the man, but he has not even received the Order of the Bad Egg.

The British nation is going to make the same damned mess over the internal combustion engine, which is as imperative for commerce as for war. Every nation except ourselves is pushing ahead with this engine. Herr Ballin, before he succumbed, decided on a fleet of 10,000-ton vessels so fitted. We have no big ship so fitted that I know of—even thought of. I really do look forward to the day of judgment, when all these champion bars I know of and who are so highly honored at the present will be exposed and flogged.

What I think is one of the fearful things of the late war is that we had no admirals or general shot—we only promoted them.

Secretary of the Interior Luns—Oh, for a few days of real sanity, when with composed nerves and calm judgment and without bitterness or feeling, we could look at our problems and meet them with our traditional hopefulness and confidence.

Prices of Snakes Are Also Going Up

Bats, lizards. Even the price for rattlesnakes has advanced to keep company with the high cost of everything else.

Idaho is one of the greatest rattlesnake States in the Union. The hot, rocky sections of the State are breeding places for thousands of the deadly reptiles.

A Cleveland concern which makes a specialty of snake oil, has written to state officials, asking for information regarding the crop of vile vipers. The letter was turned over to various officials and finally the "hook" was passed to the state game warden. The letter stated that the concern was anxious to obtain a bumper supply of serpents, because the price for rattlesnake oil has leaped to \$2.50 an ounce.

DEAD WIFE AIDS HIM

Pastor Tells of Visitation From Spouse After Death.

Gets Information That Enables Him to Locate Missing Documents.

Philadelphia.—A supposed visitation from his wife after her death, whether in a dream or in the spirit, related by Rev. Dr. Russell H. Conwell, is causing much speculation among members of the Third Baptist temple.

Dr. Conwell, founder and president of Temple university, related his experience at a recent Sunday morning service in the Baptist temple in which he told of the visitation. His wife died thirty years ago.

"I received three strange visits from my wife," he said, "on three successive nights she seemed to come and sit on the side of the bed which I occupied.

"When sitting there she gave me valuable information relating to several important papers which I knew were in the house but which I could not locate.

"It may have been a dream but I got out of bed immediately after receiving the information and found that papers just where she said they were."

Dr. Conwell said he did not know what to believe about the visitation, "she may have been thought transference," he added, "I have never been able to decide what it was, but I do know that I was unable to locate these papers until I received the messages from my wife."

STAY AT HOME, PARIS WARNS

World's Tavern, Overcrowded, Becomes Place for Millionaires Only.

Paris.—It is useless to ask for an apartment or less than three francs a year (about \$120) home hunters are informed by one of the largest realty agencies in Paris.

"Paris is full," says the Presse De Paris in warning people away from the city. "None sees this on all sides. It is impossible to find not only two rooms and a kitchen, but a place in the auto bus or a seat in a restaurant, theater or movie."

enthusiastic as Paris is follow certain technical training courses, the newspapers say, are considering pitching tents in the Champ de Mars and the writer adds:

"Unhappily are those compelled to install themselves in Paris. They may knock but no one will open to them unless he understands their language at least 6,000 francs to spend for rent. As for remedy, I see none."

"And so," the writer concludes, "all you who think of coming to Paris stay at home. The world's tavern, now becomes a palace, receiving none but millionaires."

AMERICANS USE MORE COFFEE

Prohibition Increases Per Capita Consumption—Brazilian Imports Drop.

Washington.—Imports of coffee from Brazil, the source of 75 per cent of the country for the United States in 1914, dropped to 543 per cent in 1919, according to the department of commerce.

The loss was partly compensated by increases in imports from Central America and the West Indies.

The United States, the report said, is the largest coffee-consuming country in the world in the aggregate, though not per capita.

An increase in the per capita consumption has been noticed since nationwide prohibition became effective, the report added.

Ring Holds Child in Air.
Bowling Green, O.—Nine-year-old Ethel Gosnell, daughter of an oil worker living here, is suffering from a broken finger and nearly lost her life in a peculiar manner. She and other little girls had been looked in a shed at the schoolhouse by boys. All jumped out of the window. Ethel's finger caught on a nail and held fast. The weight of her body broke the finger and the ring cut deeply into the flesh. She had turned black in the face and her heart had nearly ceased beating before physicians arrived.

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You can have money and so can your children by joining our "Christmas Banking Club."

10 cents, 5 cents, 2 cents, or 1 cent is all you need to start with. You increase your deposit the same amount each week.

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Particularly as you are dealing with a strong, liberal bank.

If your Bank is right, your account properly handled, your credit requirements will be taken care of as fast as they arise.

Whether or not you are in business today, we solicit your account as a foundation for your business requirements later on.

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Every real advantage that a Bank can offer its patrons is assured our customers.

PROMPTNESS in transaction of business. ABSOLUTE SAFETY. UNFAILING COURTESY. HELPFUL MANAGEMENT.

This Bank pays 4 per cent, compounded semi-annually, and invites you to open an account with \$1.00 or more.

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