

BIRSKY AND ZAPP CONSIDER THE HIGH COST OF LIVING

BY
MONTAGUE GLASS

FIND EXTRAVAGANT FELLERS IS GOT ELEGANT REPUTATIONS FOR GOOD PAY

ILLUSTRATIONS BY
BRIGGS

"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 *lokshen* soup

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.

bankruptcy of Rebfield & 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 Woollen Co. \$21,482.55; Kosciusko Bank (secured) 10,942.90; M. Fast & Co. 2,980.46; 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. Rebfield must got to 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 Rebfield buys his automobile on Broadway and Fifty-seventh street for net cash; he didn't worry himself how much he owes to a couple of Canal-street woollen 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 Forty-second street," Zapp amended. "And that's what I'm telling you, Birsky. Marcus Fast pays for Rebfield's automobile, just so sure as 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 right now. In fact, Mrs. Shapolnik don't know it, Birsky, but Sam Pitz stole them diamonds from her."

Birsky shrugged his shoulders deprecatingly.

"You ought to be careful what you are saying, Zapp," he advised. "From a big mouth many a feller comes to pay fifty dollars for a smart lawyer to

get a libel case thrown out of court already."

"A Talmudist would tell you the same what I do, Birsky. The difference between a sneak thief and a feller which lives beyond his means is that the sneak thief robs only from perfect strangers."

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

surings 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 or 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 twenty-four 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."

"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 soda mint *oder* pepsin tablets to worry about, not me, Birsky. Anyhow, Birsky, if cigar stores couldn't sell cigarettes to minors under the age of sixteen, there ought to be a law prohibiting delicatessen dealers from selling their *machshovos* to adults over the age of twenty-five. 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, not with gasoline, but with benedictine *oder* bay rum at a dollar thirty-five a quart."

"How do you know Rebfield 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 ten days' credit only, and in between times his rent *oder* life in-

mit thirty-five horsepower already, five-year extension," he exclaimed huskily, and gulped down the remainder of his lighter and everything up to date. coffee. "How much was that mortgage?" Zapp inquired. "Just fifteen hundred dollars," Birsky admitted. "And do you think you would got the money when the three years is up?" Zapp inquired. "I don't know," Birsky retorted, "and I don't care, Zapp. Because we only live once, Zapp, and we are soon dead."

"The fact is," he said at last, "I've got maturing on me this week for fifteen hundred dollars an endowment 'if you ride fast enough in automobiles," Zapp, and if you would come

"That's where you're making a big up to my house next Sunday morning we'll take a little run out to Ozone Grove, and I'll show you them lots way, an automobile is, so-to-speak, 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 only, Zapp, you could get a car a bonus and they gave me a three-

year extension," he exclaimed huskily, and gulped down the remainder of his lighter and everything up to date. coffee. "How much was that mortgage?" Zapp inquired. "Just fifteen hundred dollars," Birsky admitted. "And do you think you would got the money when the three years is up?" Zapp inquired. "I don't know," Birsky retorted, "and I don't care, Zapp. Because we only live once, Zapp, and we are soon dead."

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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.

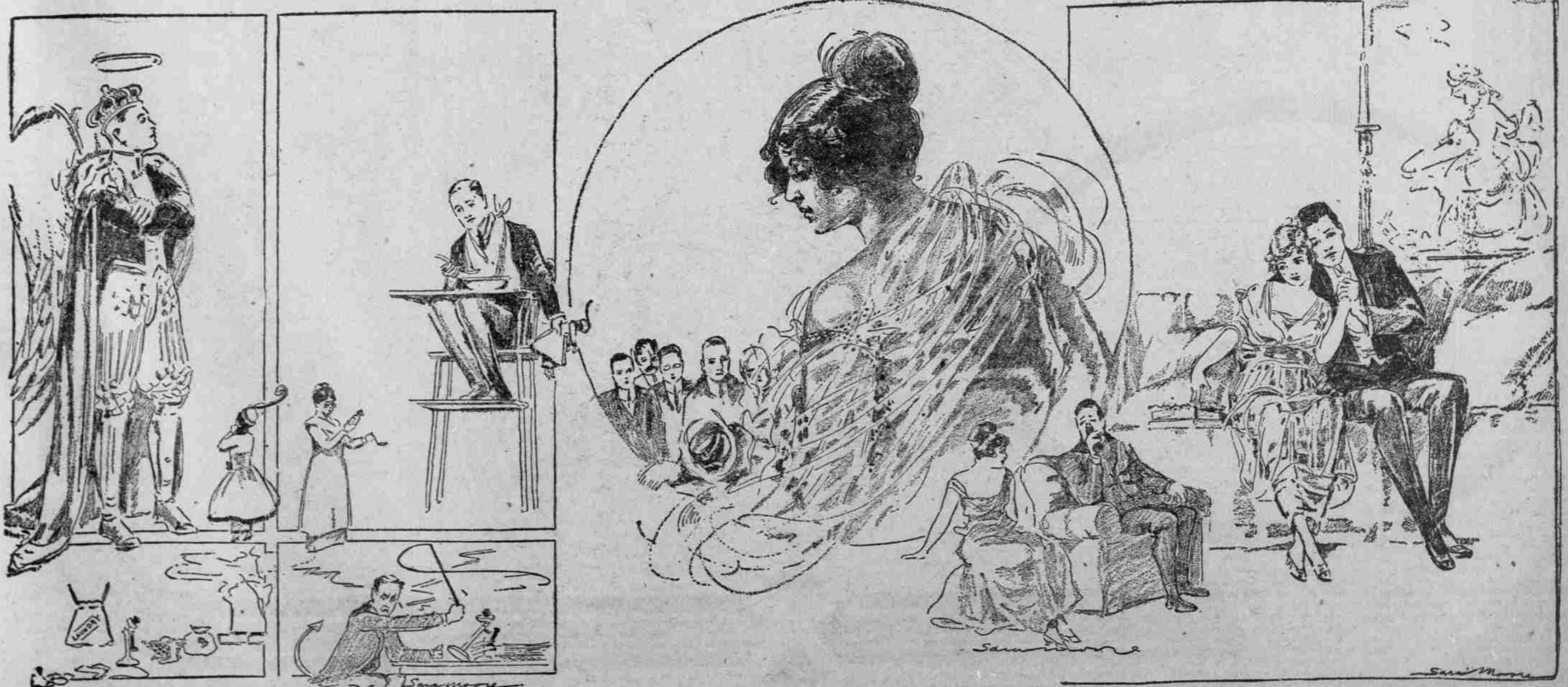
"And Harris Shapolnik must also got to pay for some diamonds fifteen hundred dollars," Zapp continued. "Rebfield & Pitz—Schedules in the

"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 diamonds, understand me, but it was Jacob J. Rebfield 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." "Rebfield & Pitz—Schedules in the

AS THE ARTIST SEES LIFE by SARA MOORE



Man, the Average Person, as Seen by His Financier, His Mother, His Wife and His Stenographer.

From a Prude's Notebook—Beauty is a Quality Which Compels Admiration—but Not Always Attention.

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