A DIPLOMATIC CHRISTMAS GIFT.

OW, if I only knew what to send Cousin Clara I'd be all through with my shopping."

declared Mrs. Grimshaw. "I know what I'd like to send her. What she needs most of all is a good sized check."

"Then why not make out one and send it along? That's a good idea." responded her husband.

"Why, John, you know it wouldn't do at all. It would hurt her feelings so she'd never get over it. She's such a proud girl."

"Ridiculous!" expostniated Mr. Grim-"How could it hurt her feelshnw. ings? We know she's struggling along to educate herself, and she knows we know it. That's no disgrace. She also knows that we have more money than we know what to do with. Just write out a check for \$500 and be done with 11."

"I wish I dared." returned Mrs. Grimshaw. "But you don't know just like her to send the check right back. I wouldn't offend her for the world. She's really a fine girl, but she has just that little streak of false pride.'

"How would it be to send her something handsome, say a sealskin sack or something like that?" suggested Grimshaw

"It wouldn't do at all. A girl in her position must dress harmoniously When she wears one thing that's expensive she must get other things to match or she looks dowdy."

"It's a foolish way to look at it, but maybe you're right," answered her husband. "It's a hard problem, but leave it to me. I'll try to figure out something."

On his way to the office Grimshaw taxed his wits with the question of Consin Clara's present, and when he returned home he hunted up his wife



run over and see you all very soon. Thank rou again. Your loving cousin, "CLARA. "There! What did I tell you?" demanded Grimshaw. "That doesn't mean anything." protested Mrs. Grimshaw, "It's just an

ordinary thank you letter like all the rest." "Of course it means something.

Every word of it is sincere." "Then she's more foolish than I thought." continued Mrs. Grimshaw. "Here's another letter with a Philadelphia postmark. I don't know any one else there. I wonder who it could

be.' She opened and rend:

"Mrs. John Grimshaw, New York: "Dear Madam-Although you don't know me, I deem it my duty to call your atten-tion to a most unbeard of piece of ingratitude. I happen to know that on Christmas you sent your cousin, Miss Clara Parker, a very handsome diamond brooch. I also happen to know that on the day after Christmas she took the broach and pawned it for the sum of \$500. I have known Clara for a long time, and we have been good friends, but I never thought she would do such a dreadful

thing as that. "I do not care to be known in the matter, and therefore I will not sign my name. Yours truly, FAIR PLAY."

Mrs. Grimshaw frowned. "What did I tell you?" she demanded. "Of course she didn't want that brooch, Clara as well as I do. It would be but still I don't think she should have pawned it and especially for such a small sum. It must be worth twice that."

"Congratulate your diplomatic husband, my dear." returned Grimshaw "My plan worked out to a blandly. nicety. I knew there was a way to get money to a poor but proud girl without hurting her feelings."

"It's mighty expensive diplomacy." "Not at all. All I have to do now is to find some way of getting hold of that pawn ticket, redeem the brooch. and the transaction is closed."-Ellis O. Jones in Judge.

SAVE A LITTLE CHRISTMAS CHEER.

- that the girls could enjoy their Christ-Christmas time's a-comin', an' you better get in line.

Something **To Smile** Remember About The Tired

Shopgirl

Thoughtfulness of others is the key

of the day.

girls is to SHOP EARLY.



These sailors are not only wreathed in holly and evergreen, but are wreathed in smiles.

You, too, will be wreathed in smiles if you do your Christmas shopping early. So will the shopgiris; so will the children; so will everybody.

Shopping early is the best Christmas gift you can give to the clerks, also to yourself.



Electric Toasters For Christmas Gifts

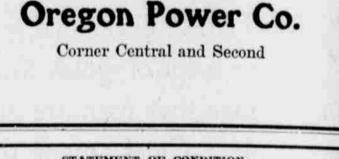
At every household table there's a woman and every woman in the world either appreciates or desires an ELECTRIC TOAST. ER.

Bright, shining, clean-you can obtain the best kinds for Christmas for \$3.00 each.

This price is exceptionally low. They come in neat boxes wrapped in holly paper.

You can't go wrong on this Christmas present, whether she is married or single.

Telephone 178.



1	At the close of business, December 5, 1911. Resources. Loans and Discounts
1	Total \$656,799.1 apital Stock paid in \$50,000.0 Surplus and Undivided Profits. \$58,531.5 Deposits \$548,267.5
-	Total