

Sallie's Temptations

Sallie Rides to—A Confession

I wanted time to think clearly. Curtiss Wright was the kind who would not accept anything but the truth and something in his manner warned me that I would gain nothing by deception. Things were chaotic now. The whole evening had been crowded with hideous incidents passing swiftly one after the other and I longed for the sunshine and tranquility that comes with the morning after.

"I'm tired—awfully tired," I finally said. Then suddenly I decided how I would handle the situation. "I want to tell you about the bathing suit and Ted Billings," I continued in a languid manner, "tell you what I'll do. Take me to St. Augustine tomorrow for luncheon and we'll talk it all over."

"No, Sallie," he answered sternly. "I've got to have this thing settled NOW—I won't be made ridiculous, I tell you—"

"But what about four-o'clock in the morning?" I interrupted. "long explanations are certainly not satisfactory." I quoted his very words and drawled out the last word in an exaggerated manner. A glimmer of amusement dawned in his eyes.

"All right," he conceded, "you win as usual, but tomorrow there will be no hedging."

I changed my frock three times the next morning. After coffee and a delicious grape fruit in my room, I noticed it was almost noon and time we were starting. Finally, I decided on a smart little Sport frock of sapphire blue homespun and a close-fitting hat of the exact color.

I made my appearance on the veranda. Curtiss Wright was walking back and forth as if he had been there a long time before me.

He looked at me closely. "Are you twelve or thirteen years old this morning?" he smiled and inquired.

"I don't know about that but I feel too good to be true . . . to anybody," I flippantly answered.

We crossed the bright bridge spanning the St. John's river. Thundering over its length, I caught my breath at the sparkling gully of the water. At the distant sky-line were soft, rose-tinted roofs of houses barely peeping from the vivid green branches.

The day was like late summer with a hint of autumn in the air. New Year's Day in Florida—I had seen a New Year's Day in New York when all was sleep and dark and the road filled with automobiles skidding about on the crowded thoroughfares, shrouded through the gloom that enveloped the moonlight.

As we turned into the San Jose Boulevard on the St. Augustine Highway, we passed a whole family in a Ford, apparently equipped with every convenience for camping.

"How would you like that, Sallie?" Curtiss Wright was anticipating my answer.

"Tight!" I shuddered; "too many babies, too much rattle and not enough hot water," I replied sharply.

"And yet, Sallie, look at the contentment on their faces. That young girl has cheeks like red roses. There's not one of your friends with that sort of happiness in her eyes caused from the sheer joy of living."

"Don't you think their happiness comes from ignorance and lack of ambition?" I fenced.

"Oh I'm not saying I'd like to be the head of the family or anything like that, but I maintain that a lot of unhappiness is caused from too much knowledge about superficial values of life."

"I think contentment brings stagnation, and I'd much rather be miserable at times and be able to stand in the sunshine on a hill top or to touch the stars on rare occasions . . . a silence, then 'nobody wants to be a vegetable.'"

"You're a little philosopher," he answered; "at any rate, your opinions are fresh and entertaining."

We passed through the gray City Gates that have guarded the city well through all the picturesque years that have passed over this romantic spot, discovered by Ponce de Leon in his quest for the fountain of youth. Old Fort Marion was on the left with its antiquated charm, and tourists strolled along the dancing bay, their white clothing fluttering in the warm brisk breeze.

"The drive over has put an edge on my appetite," my companion declared. "Where do we lunch?" he asked.

"The Akazar Grill," I replied. "There'll be music and interesting tourists and—"

"The story you promised about the bathing suit and Billings," he added.

His manner had changed and I noticed he spoke with decisive solemnity. The time had come when I must explain. The sun that shone so brilliantly in my heart sank swiftly behind a cloud.

(To be continued.)

WHAT A BUDGET SYSTEM MEANS

One Must Keep Track of Disbursements to Get Ahead Financially.

By E. C. SAMMONS, Chairman Budget Department, Oregon National Thrift Committee

How to get ahead financially, yet live decently and well, is doubtless the most absorbing and important matter confronting the average person or the average family, and that is the subject we wish to discuss and endeavor to assist in solving.

No discussion of the subject can begin or end, without mention of the meaning of "Thrift." Thrift means good management, vigorous growth; it means spending less than you earn; it means saving systematically. It does not mean that one should stop spending; on the contrary, it means spending, but spending wisely and thoughtfully instead of carelessly.

There is but one real way to discuss the question of Thrift and that is: What will Thrift do for me? The personal equation is all there is to Thrift—decide what you want and if you want it badly enough and are willing to pay the price you probably can have it.

What are your wants? Do you want a home and peace and contentment, a few flowers, a bit of green lawn, perhaps some fruit and vegetables, the dancing fire light from the glowing embers of the fireplace? Do you want the thrill of cutting bond coupons; do you desire to cash interest or dividend checks, or do you prefer to spend as you earn, juggling along life's highway? The decision must be made. The Thrift way, you say? Very well then, let us give heed to a few simple worthwhile suggestions.

The first of these is to keep track of all disbursements. In other words, follow a budget plan. Through this find out if you are wasting money, if so, stop the leak.

The concluding thought I wish to leave is that Thrift is not easy. It is hard work to save unless you have a regular systematic savings plan. If you would get ahead, decide upon the amount to be saved, then bank it every payday, just the same as though it were any other bill which must be paid. Following this plan for a few months will so fix the habit that the plan may be made effective without inconvenience and with splendid results. Thrift means frugality, economy. To be thrifty one must be willing to "pay the price" by practicing frugality and economy, and reaping the rewards of saving and investing.

BLONDE BESS OPINES

"These old adages don't all run true. For instance, I have found—that he who laughs last—is dumbest."

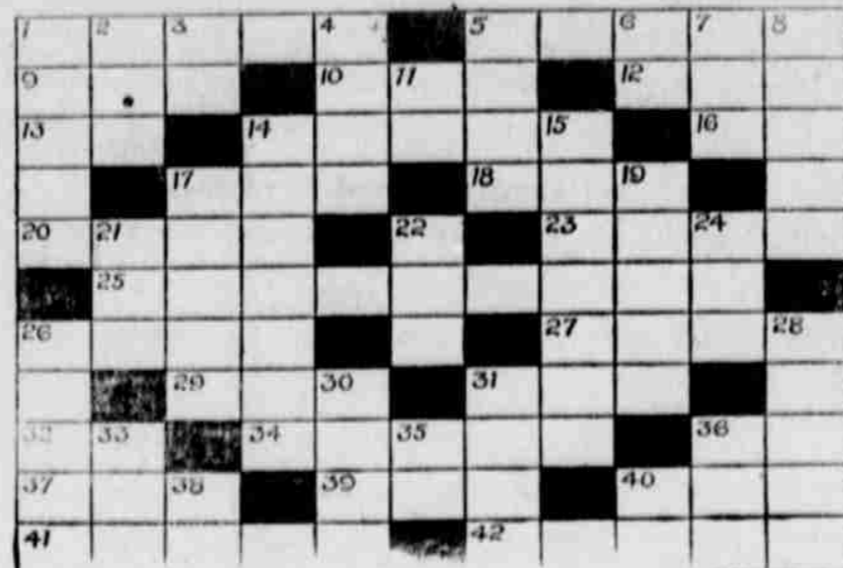
Get The **Habit** and eat at the **CLUB CAFE**

Levens Hotel Building
Meals at all hours and the menu includes everything obtainable in the local market in season

Special Sunday Dinners
Quick courteous service

"The Akazar Grill," I replied. "There'll be music and interesting tourists and—"

This Weeks Cross Word Puzzle



Mrs. Jones has this week arranged a cross-word puzzle, correct in design and with enough twisters interlocked to make it interesting and instructive. There isn't a hard word in the whole puzzle—after it has been solved—but you'll find No. 5, horizontal, does not automatically work itself out. Instead you'll have to do a bit of thinking.

Horizontal

- 1 Appropriate wrongfully.
- 5 Most high (Mohammedan).
- 9 To chop off.
- 10 Electrical unit.
- 12 Prefix for.
- 13 A disease (slang).
- 14 Lark about.
- 16 Mother.
- 17 Devoured.
- 18 Negative.
- 20 Country in eastern hemisphere.
- 22 To peruse.
- 25 Pertaining to experience.
- 26 Remove outer covering.
- 27 An elevation.
- 29 Small room.
- 31 Ever.
- 32 Pound (abbr.).
- 34 On ships without steam.
- 36 Continent (abbr.).
- 37 A number.
- 39 Highlands (abbr.).
- 40 Energy.
- 41 Raised platform of a theatre.
- 42 Over and above what is required.

Vertical

- 1 Extreme.
- 2 Cry.
- 3 Opposed to down.
- 4 An evergreen tree.
- 5 Soon.
- 6 Left page (abbr.).
- 7 Part of the anatomy.
- 8 Save money.
- 11 Double nothing.
- 14 Necessary groceries.
- 15 One of the approaches to a house.
- 17 Pointed at.
- 19 Air again.
- 21 Observe.
- 22 Anger.
- 24 Everyone.

- 26 Raw hides.
- 28 South American animal.
- 30 That by which a person is designated.
- 31 Other.
- 33 Gamble.
- 35 Pronoun.
- 36 Method of address.
- 38 Continent (abbr.).
- 40 Eastern state (abbr.).

Answer to last week's puzzle.



MAKE LIFE SUCCESSFUL BY PRACTICING THRIFT

By practicing thrift, the average person may make their life more successful. A good time to start is during thrift week, January 17-23, when a campaign of education featuring thrift fundamentals will be put on by the Oregon Bankers' association and the Y. M. C. A., co-operating with 48 other national and local organizations. The plan is based on Benjamin Franklin's ideas.

Making a family or personal budget is perhaps the most important thing to do; then record your expenditures. The value of owning a home, making a will, investing in safe securities, paying bills promptly, sharing with others, working and earning, having a bank account and of carrying life insurance will be stressed during the week.

We will do your job work.

WM. FARRE NOTARY PUBLIC

FIRE INSURANCE, Standard Stock Companies
PRACTICE, before U. S. Land Office and bureaus of the Department
REAL ESTATE; city, acreage and farm property

YOUR BUSINESS SOLICITED

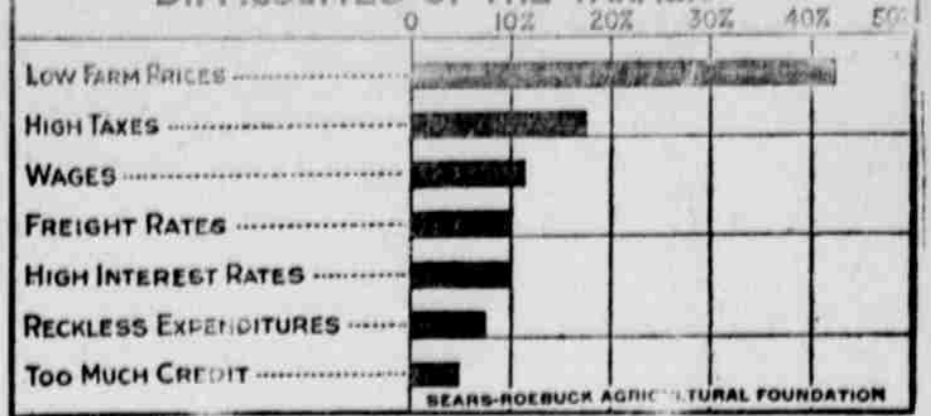
ELECTRICAL APPLIANCES

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ROSTERS AND PERCOLATORS All Reasonably Priced

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PRIMARY FACTORS AFFECTING FINANCIAL DIFFICULTIES OF THE FARMER.



Forty-two per cent of the farmers in the United States blame their financial difficulties on the low prices of farm products, according to the Sears-Roebuck Agricultural Foundation, which has completed a study of the primary factors affecting the financial difficulties of the farmer based on a survey made by the United States Department of Agriculture. Seventeen per cent of the farmers feel that high taxes are the direct cause of the farm depression, eleven per cent blame the high costs for farm labor, ten per cent feel that high freight rates are responsible, ten per cent blame the high interest, six per cent credit the depression to reckless expenditures during boom period, and four per cent think it was too much credit.

An inquiry made by the Department of Agriculture through both bankers and farmers shows that on an average 5 per cent of the farm owners in 15 corn and wheat producing states lost their farms through foreclosure or bankruptcy during the late depression. Four and a half per cent more had turned over their farms to creditors without legal process, making a total of about 9.5 per cent who had lost their farms with or without legal proceedings. An additional 15 per cent were really bankrupt, but were hiding on through the leniency of their creditors. By groups of states the percentage of owner-farmers who lost their farms since 1920 were as follows: Five East North Central states, nearly 6 per cent; seven North Central states, over 9 per cent; and for the three Mountain states nearly 20 per cent. The percentage of tenants who lost their property ran materially higher.

Records of the Department of Justice indicate that in the pre-war years, 5 per cent of all the bankruptcy cases were farmers. During the deflation 14 per cent of all bankruptcy cases were farmers. In some of these states where in pre-war years the farmer bankruptcy cases represented about 7 per cent of all such cases, this percentage in 1922 had risen to nearly 30 per cent.

These losses have not been due to inefficiency on the part of the farmers, points out the Agricultural Foundation, as practically all of them were incurred by men who had been doing fairly well until they entered the period of drastic deflation.

PROMINENT MEN PROMOTE THRIFT

Prominent Oregon men are taking a keen interest in promoting thrift week, January 17-23, sponsored by the Oregon Bankers' association, the Y. M. C. A. and 48 national and local organizations. It is to encourage the "save and have" plan. A strong committee is handling the Portland campaign and the following are committee men outside of Portland:

J. W. Maloney, Pendleton; Paul Wallace, Salem; L. C. McShane, Hubbard; Dr. T. J. Arneson, Baker; J. O. Holt, Eugene; C. W. Laughlin, Astoria; E. C. Pease, The Dalles; Elmer Williamson, Albany, cashier Albany State bank; F. E. Bennett, Enterprise, superintendent of schools; H. E. Cooldige, La Grande, cashier La Grande National bank; Chas. E. Miller, Ontario, superintendent of schools; Fred Fox, Union, assistant cashier First National bank; D. A. Emerson, Bend, principal, high school; E. M. Bubb, Klamath Falls, cashier American National bank; O. R. Campbell, Medford, principal, high school; Roy K. Hackkett, Grants Pass, cashier First National bank; A. A. Schramm, Corvallis, cashier Corvallis State bank; J. Montgomery, Marshfield, president Bank of Southwestern Oregon; Benj. J. Kimber, corresponding secretary Marion county Y. M. C. A., Salem, Oregon; Percy P. Canfield, Oregon City, Bank of Oregon City; C. E. Knickerbocker, assistant cashier, McMinnville, Ore.; N. E. Geart, president Bank of Cottage Grove.

Teacher: "Jimmy, give the definition of salt."

Jimmy: "Why, er-r-r, salt is the stuff that makes meat taste bad when you don't put any of it on."

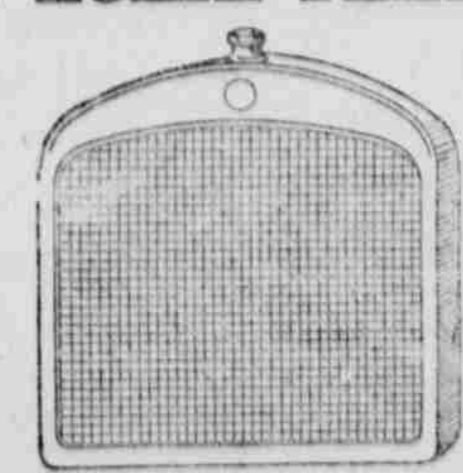
FEATURE AT THE LIBERTY THEATRE, SATURDAY, JANUARY 17.



"THE SIDE SHOW OF LIFE"

WITH ERNEST TORRENCE ANNA Q. NILSSON

WE REPAIR



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Rightly Promptly Reasonably
Burns Hardware Company