

TWO TIMES FIVE IS TEN

By JACK WOODFORD

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HENRY T. VAN TYLE had all the appearance of being a man of parts—well polished parts. His correct, corded Norfolk suit, combined with light tan shoes and pearl-gray fedora, small, almost diminutive pearl pin, completed a sartorial symphony calculated to insure respect, even in Evanston, where good clothes are the order of the day; where opulence and excellent credit connections are the rule.

When he walked up to the desk Sidney Mason, the assistant cashier of a bank, understood this in a way which no amount of elucidation on paper will illustrate satisfactorily.

"Mr. Mason?" said the stranger in a Palm Beach-Coronado-Newport tone, as he pulled off his gloves.

"The name stands for service," replied Mr. Mason, with smile number three, which he usually reserved for the bank officers over him, and the directors. "The name stands for service," very snappy; he had seen it used in a story featuring a bank cashier in a "modish" Manhattan trust company.

"I would like to open a small commercial account," went on the stranger, ruffling the surface of his immaculate ensemble of haberdashery in order to pull forth a wallet that looked as though it were made of the leather taken from the back of a prize Pomeranian.

"I see," soothed Mason, reaching for the collection of ambiguous blanks which recorded legally such an intention.

"Just sign your name at the bottom of those two cards and I'll fill them out for you." The "I'll fill them out for you," meant that Sidney was sure that the account was to be opened for not less than ten thousand dollars.

The stranger signed his name neatly: "Henry T. Van Tyle," another point that impressed Mason favorably at once. All the nouveau riche, parvenus, charlatans, and plain busted bums—with a good front left—signed their names using a first initial with the second name spelled out in full. Producing three five thousand dollar bills, Van Tyle laid them upon the counter. Mason gathered them up, glanced at insouciously as possible at the numbers upon them to see if they were unevenly printed (a counterfeit can almost invariably be detected by the roughly printed serial numbers) entered upon a white deposit slip, "fifteen thousand dollars," and after it, glancing, "currency."

These formalities over, the stranger engaged Mr. Mason in lofty conversation. They spoke about the university activities; the possibility of Evanston ever being incorporated into Chicago proper; the Mount mystery—the stranger somehow had a way of impressing even a bank officer to whom wealthy old families are a drug on the active interest. Van Tyle was never too enthusiastic, never over-cordial, spoke of nothing but the conventional things. He was the last man on earth to whom Mason would have thought of telling his story about "we have no bananas." At last the stranger waxed a little more confidential.

"I've been in the men's furnishings business all my life; have stores in New York, Philadelphia, Boston, and Ann Arbor; thinking of establishing a store out here, to cater to the university trade. Always made a specialty of that class of custom—know how to handle 'em. Thought I'd drop out myself and look over the possibilities of some locations that I've had recommended to me by one of your realtors. Fact is, that's why I brought that fifteen thousand along with me—thought I'd settle matters right off if I came across anything I liked. You people don't know me, so I brought along cash. Kind of risky to carry it around though."

"Yes, that's right," agreed Mason, "but you still have it in liquid form—if you want to make a deal just have any one of our local business men call me up."

"Oh, I'll not trouble you," responded the Norfolk one airily, glancing about the bank and somehow conveying the impression that he thought it was an excellent bank, without saying so or moving an eyebrow. "If I need it I'll come back here and get it; you don't know me yourself and you'd be perfectly right in being rather careful in recommending me over the phone—I'll not trouble you at all." With that he was gone, leaving Sidney Mason tremendously impressed—and Sidney was not one of those who usually believe in love at first sight where business matters are concerned, either. The new customer had had that indefinable air of one who does not want favors of any kind, which impresses a banker more than anything else in the world—next to spot cash, in the form of currency.

About one-thirty that afternoon Van Tyle came back. He walked up to the marble counter and waited tolerantly while Mason maneuvered the opening of a checking account for a student—on a one hundred dollar initial deposit; the student was filling out his own cards.

"Well, Mr. Mason," he said, "I'm afraid I'll have to trouble you. I've found just the place—need ten thousand of that money right away—perhaps I can make up for the bother

I'm causing you later on, when my store gets under way; we'll keep our business accounts here of course," Mr. Mason beamed.

"Just write out your check, Mr. Van Tyle, and present it to the payer—he will cash it—I've advised him that you might be in today wanting a large amount in currency"—unbeknown to Mr. Van Tyle, Mason had sent a messenger clear down to the Federal Reserve bank in Chicago to change the three five thousand dollar bills; even a bank cashier can never be sure of detecting counterfeits nowadays, for under the new systems of photographic plates, even the serial numbers are sometimes almost perfect. Van Tyle lingered; Mason ignored the student utterly and leaned forward attentively. Van Tyle held a check in his hand, drawn on his first blank check in the book Mason had delivered to him that morning.

"Perhaps if you'll O. K. this, Mr. Mason, there won't be any confusion at the window. I know how paying tellers regard ten thousand dollar checks, presented by utter strangers."

"Oh, our payer won't hold you up," promised Mason, as he obligingly put his O. K. upon the face of the check. "Feel right at home here, Mr. Van Tyle. Of course, on large amounts, the payers will probably use their telegraphs to the bookkeeping department; but, I've marked your deposit 'currency' so there'll be no hold up whatsoever there." Van Tyle smiled his thanks and left the counter. Mason turned back to the student brusquely.

Walking to the center of the room, where the customer's counter was located, Van Tyle took up a pen, scratched out the name of the bank at the top of the check, and substituted the name of a bank in Lowndesboro, Ala. Advancing to the paying teller's wicket he presented the check, at the same time taking from his pocket the check book Mason had given him, writing out another check for ten thousand on that bank. The payer took up the first check and hesitated.

"Didn't have one of my own blanks," explained Van Tyle, "so I just used one of your checks and filled in the name of my bank at the top; little unusual, I guess—you'll notice I had your Mr. Mason O. K. it." He finished writing the second check. "This check you'll find is covered by a cash deposit I made this morning—it will leave a balance of five thousand to my credit. Perhaps," added Mr. Van Tyle carelessly, "you'd rather I'd get this check O. K. 'd, too?"

"Never mind," said the payer quickly. "I'll just get the bookkeeping department on it—won't take a second." He used his telegraph; back came the reply instantly, "O. K." Somehow the payer felt a little uneasy about the transaction. Still, Mr. Mason had cautioned him to be careful and not offend this new account. One check bore the assistant cashier's O. K., the other was covered by Van Tyle's balance; there was absolutely nothing over which a logical question could be raised. He counted out twenty one thousand dollar bills and shoved them through the window. Mr. Van Tyle gathered them up slowly, fitted them into his beautiful wallet, walked leisurely away, stopped a moment to bid Mr. Mason good afternoon, and was gone—forever and ever amen.

When the check came back from Lowndesboro four days later marked "no account," Mr. Mason tried to saddle the responsibility upon his payer, but that functionary immediately cleared himself, in the eyes of the vice president, by pointing to Mason's initialed "O. K."

"I wonder," reflected Mason, later, as he sadly recalled the incident, "why he didn't figure out some way to get that last five thousand out? Still, most anyone would be satisfied with having turned five thousand into ten, as the result of one day's work."

Thirteen Never Was Hoodoo to America

How can we account for the absurd superstition that 13 is an unlucky number? We do not know who is responsible for this belief, yet many a hotel omits 13 in numbering its floors. A big apartment house in Detroit has no room numbered 13. Seat No. 13 is hard to sell in the Pullman company's chair cars. Who among us has not somewhere in his list of friends, a man, or oftener a woman, who declines to sit at a table with just 12 other persons? Now let us tell you why no American should be superstitious about the number 13.

"Thirteen" is written all over our country. First, there were 13 colonies; then the first flag had 13 stars and 13 stripes. Revolutionary, which tells us of the greatest war, has 13 letters in it; so has "E Pluribus Unum" and "American eagle," our motto and our emblem. Now take the quarter of a dollar; there are 13 stars over the head of Liberty, 13 leaves in the olive branch held by the eagle, 13 thunderbolts in his talons, 13 bars on the shield, 13 feathers in each wing and 13 letters spell quarter dollar. Perry's great naval battle was fought in 1813 and resulted in the writing of "The Star-Spangled Banner." John Paul Jones has 13 letters in his name and was thirteen when he came to America. He carried the first flag of 13 stars to victory. The first fleet ordered by the American government consisted of 13 vessels.—Bookwrap.

Getting There

He—May I hold your hand for a second?
She—How will you know when a second is up?
He—O, I'll need a second hand for that.—Black and Blue Jay.

SCHOOL DAYS



Mother's Cook Book

It takes more than one fall to keep a determined man down; to have failed once does not make one a failure; to have strayed once, cannot make a lost soul.

SEASONABLE FOODS

DURING the summer the appetite needs a little urging and especially attractive dishes appeal to the taste.

Grilled Chicken and Mushrooms.
Sprinkle pieces of cold cooked chicken with red pepper and salt, brush with melted butter and toss in fine crumbs. Place in a hot oven. Cut the stalks from half a pint of mushrooms, place them with two tablespoonfuls of butter in a saucpan, dust with mace and cook gently for five minutes, then add salt and pepper, a tablespoonful of flour and a quarter of a cupful of stock. Cook until well done, then pour over pieces of toast. Arrange the chicken around the toast.

Fish Chowder.
Cut up any kind of well-cleaned fish and parboil until nearly cooked. In a deep chowder kettle place a fourth of a pound of salt pork cut in fine cubes, cook until crisp and brown, add three to six sliced onions, cook five minutes, then add half a dozen sliced potatoes, cover with boiling water and cook until the vegetables are done, add the fish and cook a few minutes toward the last of the cooking. Add a quart of rich milk, some crackers soaked in boiling milk (the large milk crackers are best), serving one for each bowl of chowder.

Potato and Nut Salad.
Take three boiled potatoes, three hard-cooked eggs, one-half cupful of walnut meats and a dozen olives. Cut all fine and mix with French dressing. Just before serving add mayonnaise.

Date Souffle.
Beat the whites of four eggs very stiff, add gradually one-half cupful of sugar, then stir in a pound of dates that have been stoned and rubbed to a paste. Bake in a well-buttered baking dish until firm. Serve with whipped cream.

Custards, baked, steamed or boiled of various flavors, combined with chocolate, caramel or extracts are always a good summer dessert.

Scallop of Pork and Cabbage.
Place a layer of thinly sliced roast pork in layers with cooked cabbage and a cupful and a half of white sauce, arranged in a baking dish. Bake in a hot oven and bake until thoroughly heated.

Nellie Maxwell
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"The difference between a complex and a complexion," says pondering Prunella, "is the difference between an inhibition and an exhibition."

The Hotel Stenographer



"KELLY, it is wonderful what love does," exclaimed the Hotel Stenographer.

"Yeah," agreed the House Detective, "causes suicide, murder, default and an ambition to feed another person for the rest of your life."

"That's right, Kelly," laughed the girl—"being in love makes the world mighty fifty-fifty. Right now I have a sweetie I am so crazy about that if he caught measles I would take every other measles from him and wear it as a red badge of courage or a title of nobility."

"I would like to work every day on this typewriter to send him to medical college and then some day have him save a king's life and then, when he was praised by reporters, have him show them my picture and tell them that this beautiful girl was the cause of it all because she slaved to pay his way through college."

"Of course that's just a love-sick girl's dream, Kelly. My man is an apprentice plumber who will not make his union card license to rob with until next fall. But he knows the most wonderful dance steps you ever saw and on the floor we look like two well-oiled working parts of an electric washing machine or something."

"He hasn't money enough to hire taxicabs but he has a tuxedo and I would rather walk to a dance with him than ride with some bloated aristocrat in a limousine. And, Kelly, I am the only girl he ever loved. He told me so last night. Maybe I am not the best typist in the world but I would rather write on a clean white page than to use a sheet that was all messed up with some other woman's finger marks. Of course, I told him I had never loved anyone else either, but so long as he keeps on telling the truth we will be happy I am certain."

WHEN I WAS TWENTY-ONE
BY JOSEPH KAYE

AT 21—Maj. Gen. Sir Elliott Wood, England's Noted Warrior, Was a Superior Mathematician.

"A T THE age of twenty, which was in 1864, I was commissioned and joined the school of military engineering and about a year later I was sent to Weymouth and posted with the Twenty-sixth company of royal engineers. Here it struck me one day that the arched casements carrying the heavy guns were not strong enough to resist the shock of firing at high elevations, so I discussed the matter with two senior subalterns, but they said that a much better mathematician than I had failed to prove them too weak, so it was not much use for me to try.

"Moreover, I worked the thing out and suggested a change in the arches. Maj. Percy Smith, C. R. E., submitted the matter to the War office and my calculation being accepted as substantially correct, the necessary ribs that I had suggested were added to the fort being then built and to similar forts elsewhere.—Maj. Gen. Sir Elliott Wood."

TODAY: General Wood is famous in the British empire for his military activities in England, Egypt and in the Boer war. During the late war he acted in an advisory capacity at the home office.

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Lamb Skin's Two Uses
The Persian sheep that does not find its skin inscribed with cum lauda's and other Latin phrases at the commencement exercises of our colleges and universities is apt to be filling a more utilitarian job as a diaphragm in a gas meter.

Appreciation of Color
Color has come into its own in the American home. The appealing beauty and livableness that result from its proper use are more fully appreciated than ever before. And nowhere is color being used to greater advantage than in the floor.

First Shah to Travel
The first Persian shah to visit Europe was Nass-ed-Din, who was ruler of Persia from 1848 to 1896. He made two visits to the capitals of Europe, one in 1873 and a second in 1879.

Usually Wished on Them
Rheumatism, says an authority, is not a necessary evil. He may know his stuff, but to date we haven't heard of anyone having rheumatism from choice.—Buffalo Express.

Says Mrs. Billings
I had rather be a seed cucumber, flung up on a woodpile ripe when, than to be an old bachelor.—Kansas City Star.

Drawing the Line
"I have every confidence in my wife," an Atchison man said, "but I am not going to give her lessons in pistol practice."—Atchison Globe.

Big Wings, but No Flight
The only known bird with large wings that does not use them for flight is the kakapo, or owl parrot of New Zealand.

Indebtedness
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