Rash Romance

by LAURA LOU BROOKMAN

CHAPTER XXIV

For several moments Judith considered the ruined gown. There was no need to ask who had done this. It was perfectly obvious. Tony—of course!

She picked up the little pile of transparent stuff, so feathery light in weight, so glorious in coloring. The fabric fell apart as she lifted it, showing how the scissors had gashed the frock.

Tenderly she laid the bundle of cloth upon her bed. Yes, Tony had done it, of course. The beautiful gown, lovelier still because of its memories, was a wreck.

It was too late to do anything about it that evening. Tomorrow she would see.

Judith did not confide in Arthur Knight. She had her own ideas how to deal with Tony. And there was no need to add to her husband's worries.

A trip to the shop the dress had been purchased from was Judith's first move. She drove into town early next morning, and for nearly an hour consulted the proprietor of the dressmaking salon. She left with a satisfied light in her eyes and the promise of a new frock in two days. That would be in time for Arthur's theatre party.

Then Judith drove to a place where it was rather unusual for ladies to shop. She instructed Bert to wait, and came out of the place ten minutes later, a small parcel wrapped in brown paper under her arm.

"I've a small job of carpentering I'd like to have you do," Judith told the chauffeur after he had brought the car to a stop in the driveway of her home. "After you have put the car in will you come into the house?"

"Yes, Mrs. Knight."

When the young man appeared in the kitchen Mrs. Wheeler led him through the house and into the living room, where Judith was waiting.

"Here," she said, handing him a small steel lock. "I want you to take this and put it on the door of the clothes closet in my room. Can you do that?"

"Yes, ma'am. I'll get some tools and be right back."

To see that the task was done exactly as she wanted it, Judith went upstairs when Bert returned and showed him where the lock was to go. She tried it later, after the hammering was done.

The lock worked.

Judith closed the door carefully, turned the new key and took it from the keyhole. She did not anticipate another attack of vandalism, but laid the key safely away with her others.

* * *

Two evenings later, when Bert brought the car around in front of the house for Mr. and Mrs. Knight to go into the city to join their friends, Judith looked as sweetly radiant in a sheath of dahlia-colored tulle as she had the previous evening.

Arthur held the velvet and ermine wrap for her.

"Prettiest girl in New York," he said softly.

She smiled her thangs and together they went out of the house and down the steps.

The theatre party went off smoothly. Gerald Johnstown, the London representative of the firm of Hunter Brothers, paid young Mrs. Knight a flattering compliment. Judith was more pleased by the fact that Mrs. Hunter kept her near, and seemed to single her out for special attention. Playing hostess at such an affair involved new duties.

The play was an amusing one. After it was ended they visited one of the most popular roof entertainments, where there was more singing and dancing by professionals. Johnstown seemed greatly diverted by what he referred to as "Americanisms."

Midnight passed and it was after three o'clock before the party broke up.

"Well," sighed Arthur Knight as he and Judith at last started homeward, "I couldn't stand this sort of thing every night in the year, but it was a pretty good night after all!"

He suppressed a yawn with one hand as he spoke.

Judith glanced out of the car window at the quiet streets. They really were quiet, she noted. The only time she had seen the metropolis so deserted. Of course, there was still plenty of wakefulness in the brighter districts.

"I think everyone enjoyed it," she said dreamily. Judith had been feeling drowsy for some time herself. She was still following the habit of arising at 7:30 and breakfasting with Arthur at 8.

They rode on in silence for a long while.

"Wonder where Tony was this evening?" her father said presently.

Judith didn't know. Tony had refused an invitation to join the theatre party, frankly stating all those old fossils would bore her to death.

"I guess she'll be home by the time we get there." Knight's thoughts seemed to amuse him for he chuckled.

"Be a pretty good one on us, wouldn't it, to have Tony catch us getting in with the milk men! Don't you think it would be a good one—after I made her promise not to stay out after midnight?"

"Yes," Judith answered, "I guess it would."

* * *

She didn't think there was any great humor in the idea really. Nothing is apt to seem particularly humorous at 4 a. m. after a day and night of activity. But Judith was willing to be amiable.

Bert seemed sleepy, too, when he finally let them out of the car and drove on slowly toward the garage. Knight had his latchkey, fumbled in getting it into the keyhole, and then swung the door back.

Judith came after him. They had not been in the house two minutes before the strident jingling of a ringing telephone cut the silence.

Arthur hesitated on the stairway.

"What the dickens—?"

"It must be a wrong number," suggested Judith. "No one would be calling at this hour."

"Well—never know. Lord, I hope nothing's happened to Jun for."

He went down the steps, through the living room and into his study. Judith, carrying her wrap thrown over her arm, followed.

Knight picked up the telephone.

"Hello," he called in a gruff voice.

Judith could hear the faint answering "hello" from where she stood beside him.

"Yes," said Arthur Knight. "Yes. This is Knight speaking." He was worried now, plainly anxious.

"Yes, I told you so. Yes. What's that you say? WHAT'S THAT? Oh, my God! (this feebly) Yes. I'll be right down."

He set down the receiver.

"Arthur," cried Judith, now thoroughly aroused. "Oh, what is it, dear?"

Arthur Knight looked at his wife bitterly.

"It's Tony," he said. "Arrested. Down at the police station now with some fool who's charged with driving an automobile while intoxicated. Tony—oh, my God!"

The man shut his eyes as if to blot out the thought. His lips trembled.

"You're—going down to bring her home?" Judith asked quickly.

"Yes," her husband answered. How very tired, how very drawn and careworn Arthur Knight looked!

Judith sprang into action.

"You get your coat and hat, Arthur. I'll run out and have Bert bring the car back."

She was gone, the front door slammed, and almost in a moment it seemed she was back.

"He's waiting," she told Knight. "Dear, are you sure you'll be warm enough? Hadn't you better have your heavy coat?"

Knight was wearing the same evening topcoat he had had on for the theatre. He brushed aside Judith's suggestions.

"I'm all right," he said. "It isn't cold out. Won't take us long to get there. Goodbye, Judith."

He went out of the house and down the walk to the car.

* * *

Knight had said it would not take long to reach the police station, but as usual in affairs of this sort, there were delays. Judith glanced at her watch and saw it was 20 minutes after 4 when he left the house. It was nearly 6 before the big car came purring up the drive again.

Judith knew but the scantiest details of the escapade. She was afraid to think of these or imagine what else Arthur might find on reaching the station. Tony Knight, as Judith knew all too well, was a reckless, devil-may-care, young woman.

But who was the young man she was with tonight? Where had they been speeding so recklessly in the early morning hours?

Judith went up to her own room and changed the fragile evening frock for a soft woolen bathrobe. Then she came downstairs again, went out into the kitchen and made coffee. After a cup of the dark, warming brew she felt strengthened.

She could not sleep, she knew, and there would be a long, dreary wait until Arthur and Tony arrived. Judith curled up on the big davenport and waited.

From time to time she glanced at her watch. Five o'clock. Five-fifteen. Five-thirty.

She was resting back quietly again when the noise of the car reached her. Instantly Judith was on her feet, hurrying out into the hall.

It was still too dark to see far outside, but in a moment Judith heard them. Another instant and the door was flung open to admit Tony Knight. Her father appeared in the doorway.

Ton's scarlet velvet wrap was awry. Her hair was tousled and she looked generally disheveled. Her eyes lit on Judith.

"You told him!" screamed Tony. "It's all your fault. But I'll get even with you, all right, and don't you forget it!"

Half-crying, half-mumbling, the girl ran upstairs.

(To Be Continued)

STORM INJURES MANY

CORDOBA, Argentina, Jan. 29 (AP)—Several persons were killed and a number injured by a violent storm which swept the region of Cordoba during the night.

The town was in darkness all night because of power plant failure while telephone and telegraph services were interrupted.

Great Britain has a minister accredited to the Vatican. However, the Vatican cannot send an apostolic nuncio to London because it is forbidden by British law.

It's true the streets are getting wider tnd the sidewalks narrower. But then the number of pedestrians is being speedily reduced to fit.

LIONS DISCUSS CHARTER PLANS

Conditions Outlined And Government Forms Discussed.

The various forms of city government were explained at a meeting of the Lions club yesterday at the Pelican grille by Walter Waggoner, president of the club. The matter of Klamath's claim against the federal government for taxes due and money paid out on the Klamath reservation was referred to the board of directors to report at the next meeting.

There has been no decision made on whether or not a change in the present charter will be made or what the change will be, Waggoner said. Committees are now studying each of three existing forms of city government: council and mayor plan, now in use here; commissioner form; or commissioner and manager form.

Present Charter Obsolete

The present city government has been said to be inadequate for the use of this fast growing city. The present charter does not provide for a city engineer, it is stated, although the city put in a $300,000 sewer project this past year. No provision is made for any engineering records and all kept or on hand have been provided and kept by City Engineer C. C. Kelley. Many of them were gathered on Kelley's own time.

There is no co-ordination of authority between the city police judge and his office and the council.

Could Save for City

It was stated that the city is now solvent, that if it wished it could pay off outstanding obligations at the present time.

"Where then would the manager effect a saving?" is asked. Waggoner said. Mayor Watters answered that the city sold some bonds. Bond houses wanted $2,500 commission for selling the bonds but the mayor stopped in Salem and sold them to the state, saving the $2,500 on one small issue. The manager could tend to all matters and run the city as any other 10 million dollar corporation with a business of a million dollars a year, it is argued.

Explains Forms

The council and mayor form of government was not explained as that is in use here now and is generally understood.

The commissioner form provides for a commission of at least five of each of whom head a department. For a city this size it is thought, Waggoner said, that there is not sufficient work to employ five experts at high salaries and five men who were not specialists and who received small salaries would be no improvement. Then, too, it is argued that there would be no centralized authority.

Grows Rapidly

Under the commissioner-manager plan a council of five is elected. They meet, elect an honorary mayor and hire a city manager—a man specially trained and an expert in managing the affairs of cities. He can be hired or fired on short notice.

Stanton, Va., first adopted the plan in 1908. Now 3,040 cities have the commissioner-manager form of government, he stated.

Waggoner stated that so far as can be learned no local man is slated for the job of city manager should such a plan be adopted. It is planned if the commissioner-manager plan is found feasible by the committee now studying the matter to submit the new charter to the voters at the primary election, if passed the commissioners would be elected at the November election.

Refer County Claim

Managers are paid in the neighborhood of from $3,600 to $6,000 a year in a number of Oregon cities, Waggoner said.

Everett Vanderpool was chairman of the meeting. Jack Bowring and Dewey Powell furnished the music for the day.

Fred Flock submitted the claim of the county against the government for the consideration of the club and after a short discussion the matter was referred to the board of directors to report back with a recommendation at the meeting next Tuesday.

The plain of Chengtu, China, an area about 40 miles wide and 90 miles long, supports some 5,000,000 people.

GUARDIAN NEWS

Published Weekly in the interest of the Guardian Building Loan Depositors, Mortgage Investment Company of Portland and Affiliated Companies.

Volume 1, No. 2. Klamath Falls, Ore., January 29 Edited by Jacob Dobrin

BUILDING-LOAN GROWTH RAPID OVER COUNTRY

Accumulates Over Four Billion Dollars In Five-Year Period.

The rapid growth during the past five years of the building and loan associations of the United States is an achievement which has no parallel in the financial history of the nation. In this short time, an increase of assets of eight hundred million dollars has been maintained—accumulating a total of four billion, seventy-three million dollars, which is about half their present aggregate resources.

Oregon is well represented among the states, with an increase in assets of $3,054,558—bringing the total assets to $24,968,215 among 37 building and loan associations. The total membership, at the end of the fiscal year of 1928, was 50,700—an increase of 6,000 members.

These statistics indicate an admirable record of careful and economical management, and establishes a precedent of safety not equaled by any other financial institutions. Such building and loan associations not only stimulate the growth and well-being of their respective communities by encouraging the saving habit in the people—but they have afforded them the means of being home owners.

Residential building, which is financed to a large extent by building and loan associations, has also been well maintained, although its growth is not great in proportion to the prosperity of the country. Fairly high wages and a stable cost of living have allowed the wage-earners to save a proportionately large share of their incomes, but the fever of speculation prevalent during the past year has diverted into stock trading funds that would ordinarily have been used in building or real estate investments.

However, with the recent sharp declines of stock values, a return to normal is certain. Investors who lost actual or paper profits in the market decline realize more than ever the advantage of building and loan investments. The perfect safety and high rate of return are advantages to the large investor as well as the man who can afford to save only a small amount each year.

While the growth of building and loan during the past five years has not been diminished by this flurry of stock trading, yet the return to normal marks an even greater future for it.

Explaining Our 20-Pay Insured Saving Program

It is conceded by all well-thinking people that the carrying through of a systematic savings plan is the one and only way a definite amount of money can be accumulated. Everyone that has started such an account visualized this definite return for his or her efforts, by carrying the plan through as arranged.

The old saying "a chain is as strong as its weakest link," is very fitting with savings accounts. If you keep your health you unquestionably will be able to complete your plan. You and your family will then enjoy the fruits of your toil.

Insurance Pays Savings

In the event of total and permanent disability, the insured saving plan completes itself. In the event of death the amount you set out to save is immediately forthcoming to your family by the payment of the insurance feature of your savings account, together with your savings and accrued earnings.

If either through disease or accident, you are totally and permanently disabled, your savings are paid for you, your insurance premium is cancelled and you receive a monthly cash settlement as if you had made the deposits.

In the event death intervenes prior to the maturity of your saving plan through this disability, your family will receive, as stated above, your savings and interest plus the amount you set out to save. Or, if death intervenes after savings are paid you, your wife and family will receive as much cash as you have already received through your savings.

The cost of having your account insured can be arranged for a few cents extra per month. Your insurance is paid up at the same time your savings plan is matured, thus giving you a cash settlement together with a paid-up insurance policy, good for the balance of your life.

This service will be explained to your complete satisfaction without obligation on your part, for the asking. For information inquire at the local office.

Many People Open Savings Accounts During Past Week

The Guardian Building and Loan association is gratified to announce that a large number of new accounts have been opened in our Klamath Falls branch since our last week's issue. People expressed their confidence in our association by calling at the office, where they received their $1.00 credit, together with premium of clock, bank or savings wallet, which goes with each new account. Chalon, Paul and Sam Oliver have started their thrift account as well as William Stiles, Thomas Carter, Alcean Dennison, Mable Henderson, Gerhard Langseth, O. Zimmerman, Donald Smith, Verlie Brunson, Irene and Robert Vaughan and A. Coyle.

A number of newsboys, who earn theirs in pennies, have expressed their desire and willingness to start a fundamental savings education through building and loan. This makes us happy, because it is in the cradle that character is molded. If you have a child, no matter how young, teach him or her to save, as it is the pennies that we waste and not the dollars that count. We will give each of your children $1.00, together with a bank, to teach them to save, with each new account. It is as easy to form a saving habit as any other. It is as necessary to teach your child to save its money, and more so, as it is to teach them the arts or trades. In the final analysis, it isn't what we earn that counts, but what we are able to set aside from our earnings. Let us get acquainted with you, and we both will be happier.

BILL SAYS:

To borrow trouble is to contract a debt that any man is better without.

* * *

"Shirts that laugh at the laundry," were advertised by a certain firm. One of ours, bought elsewhere, has such a keen sense of humor that it arrived home the other day with its side split.—Punch.

CHAIN LOAN STOCK GOOD INVESTMENT

Holding Company Offers Preferred, Common Stock for Sale.

The Mortgage Investment company, the holding company for the Guardian Building and Loan association, Investors Savings and Loan, Willamette Building and Loan, La Grande Building and Loan, Aloha Finance corporation, Fidelity Savings and Loan and the Guardian General Insurance agency, located throughout the state, still has available a few units of its preferred and common stock at $250.00 per unit, which consists of two preferred and one no-par common.

This is recommended as a permanent investment and sound business judgment. The holding company idea of a chain building and loan association offers diversified protection to each individual investor, as mortgages are placed in all parts of the state.

This investment may be secured on the partial payment plan, with the same rate of interest on the balance as is paid on the preferred stock, 7 per cent. One may create a permanent investment and pay it as you earn. The Mortgage Investment company is the pioneer of the chain building and loan idea, and this plan is being conducted successfully in other states. Our border state of California has a similar holding company of building and loan associations which, in three years' time, has accumulated nearly $60,000,000 in assets. Oregon has the same, if not greater possibilities than our border states.

If you are interested, manifest same by filling in the coupon below and further information will be mailed you.

MORTGAGE INVESTMENT COMPANY
529 Main Street,
Klamath Falls, Oregon

Gentlemen: I am interested in your investment stock. Please send me further information.

Name ....

Address ....

Walter Enman Back From California

(Special to The Herald)

Florence Craven, correspondent

LONE PINE, Ore., Jan. 28.—Mr. and Mrs. Sam Enman played cards at the Jess Johnson home on Thursday.

Walter Enman has returned to his home after spending several weeks in Southern California.

Mr. and Mrs. John Craven were shopping in Merrill on Friday afternoon.

Mr. and Mrs. Clyde Barks of Klamath Falls visited at the R. F. Beasley ranch on Sunday.

Carl Parks of Rosevill, Calif., was visiting friends in Klamath Falls and Merrill last week.

Mrs. Rufus Quillan of Klamath Falls spent the week end visiting at the home of her parents, Mr. and Mrs. B. F. Beasley.

Mr. and Mrs. E. G. Cherryman and daughter, Marie La Cerne, spent Saturday visiting at the O'Connor ranch home.

Among those who visited Klamath Falls this week were Hugh and Jack O'Connor, Mr. and Mrs. Sam Enman, Harry Beardsley, Melvin Erwin, Mr. and Mrs. R. F. Beasley, Mrs. J. E. Craven and Melvin Sullivan.

Mr. and Mrs. Sam Enman attended the basketball game at Henley on Friday evening. This was the first game of the season.

Mrs. Harry Semon and her mother, Mrs. Burnett, visited with Mrs. Sam Enman on Sunday.

M. Sullivan called at the J. E. Craven home on Sunday.

Only about 7000 Americans live in the Philippines. The native population is 12,000,000.

SIDE GLANCES By George Clark

"I find it helps my golf if I keep in shape all winter."

Freckles and His Friends — Almost a Calamity — By Blosser

Mom'n Pop — A Reminder — By Gowan