

DEPOSITS PAID TO CHRISTMAS CLUB MEMBERS

Approximately \$545,000 Will
Be Distributed by Ten
Indianapolis Banks.

SOME CONTINUE SAVINGS

Approximately \$545,000 has been deposited since the first of 1920 in the Christmas Savings Clubs of ten Indianapolis banks maintaining such organizations.

The far greater part of this has been the result of the depositors' desire to save for the Christmas season. The remainder will be paid out to the depositors for Christmas savings money. The remainder will be paid out within a short time, with the exception of some that may be left on deposit as a sort of nest egg for a permanent deposit or for some such purpose as paying for fuel, or an insurance policy, or for taxes, or possibly for vacation expenses.

Many systems are employed in the Christmas clubs, including the use of pass books; cards, to be punched with the proper amount when the deposit is made, and coupon books, with coupons printed for the appropriate amount. Sometimes there is a uniform rate per week to be paid in, and sometimes it begins at a low sum and gradually increases each week.

MANY PLANTS HAVE CLUBS.

It is not always the individual who makes his own deposit. It was explained at one of the banks that comparatively large amounts had been deposited weekly by some of the large employers in the city, this money representing the savings each week of employees who had the Christmas clubs at plants.

And this leads up to one of the stories told as to the origin of the Christmas club—a story that wasn't vouched for by the teller, however.

The sum was so large that curiosity was aroused, and it was found that he represented a Christmas club that had been organized by a number of the employees in the plant in which he was employed—and the scheme seemed such a good one that it grew beyond Harrisburg, until, it is estimated, banks throughout the country will pay out this year to members of Christmas clubs approximately \$110,000,000, as the result of fifty weeks of steady payments.

PLAN INAUGURATED

The approximate figures for different parts of the country are as follows: New England States, \$14,700,000; Southern States, \$8,300,000; Eastern States, \$32,400,000; Middle States, \$20,700,000; Western States, \$18,300,000; Pacific States, \$9,200,000.

Workers say that the Christmas Club plan has been in existence in various parts of the United States for about twelve years; that it affords an incentive for saving that otherwise would not exist, as it has a definite goal and a definite sum for payment each week during the first fifty weeks of the year.

It seems that it is easier to save when the money is accumulating for a definite purpose—especially such an event as Christmas—and that it is easier when a person knows that a certain amount is to be paid each week.

Hayes to Address Cincinnati U. Class

At the request of the faculty, William Edward Hayes, assistant manager of the Better Business Bureau, will give a lecture before the advertising class of the University of Cincinnati the latter part of December, on the effect of the Truth movement in merchandise and financial advertising.

Mr. Hayes, while editor of a national magazine in Cincinnati, spoke regularly before the class in journalism. Arrangements are now being made for him to address the Cincinnati Advertising Club and Chamber of Commerce on the advertising of business activity, and he will cite concrete examples of the benefits of vigilance work from Indianapolis reports.

F. Olwin, manager of the local bureau, announced that under the direction of Mr. Hayes a concentrated effort is to be made shortly to clean up sign and window card advertising in certain districts which the bureau has had under survey.

Farmers Ask Repeal of State Highway Law

Special to The Times.
HARTFORD CITY, Ind., Dec. 13.—A resolution calling upon the State Legislature, at its next session, to repeal the State Highway Law, was passed by the Blackfoot County Farmers' Association at its annual meeting Saturday night.

The resolution also asks abolishment of the county road superintendent's office. The duties of the office, the resolution sets out, could be cared for by the county commissioners.

Sleeping Sickness Is Fatal to Farmer

Special to The Times.
HARTFORD CITY, Ind., Dec. 13.—The first case of sleeping sickness ever reported in this part of the State, died fatally here Saturday night, when Arthur Armstrong, 52, a farmer, died after ten days' illness.

Armstrong was unconscious the greater part of the time. He was started with a pain in the head, the patient rapidly lapsing into a state of coma. Three doctors diagnosed his case.

A third party has entered the case recently, it is learned, and a spirited fight between these two parties and the State to obtain possession of the fortune is in evidence. Should the two contesting parties fail to establish relationship, then the money would revert to the State as an escheated estate.

Plows Are Started in La Porte County

Special to The Times.
LA PORTE, Ind., Dec. 13.—LaPorte County farmers established a new record for early plowing when they began turning the soil for spring wheat planting. By the end of the week it is expected the plowing of almost the entire spring wheat acreage of the county will have been completed. This is the earliest date, it is said, in the memory of the oldest resident that plowing has been started.

SHORT AND FAT.

The Greenland birch, the world's shortest tree, grows less than three inches in height, but often covers two or three feet of ground.

Colds

are dangerous and annoying, causing pneumonia, flu, coughs, and other ailments. Get effective results and instant relief by using

TER-CAM-FO

—Advertisement.

75 Young Men Take Politeness Pledge

Special to The Times.
HAMMOND, Ind., Dec. 13.—Seventy-five young men started out here today determined not to cause when some one steps on their corns.

The young men are members of the First Methodist Sunday School and have signed a pledge to be polite and courteous.

I hereby pledge myself that I will practice the Christian virtue of kindness at all times and that I will be polite and forbearing under all circumstances.

OLD TOYS CAN BE PUT TO GOOD USE

Elks' Santa Claus Says He
Wants Them.

A doll-child possessing only one eye and few clothes can be crowned innumerable lullabies by a young mother, and a red tin soldier minus an arm or leg may still figure in many a lively skirmish if the boys and girls in Indianapolis who have outgrown or discarded their toys will contribute to the Elks' Santa Claus in bringing Christmas joy to small people who might otherwise be forgotten.

There must be any number of small red rocking chairs without tenets and many trains of cars standing idle on closet shelves because there is no young customer to shoot "T-o-o-l, too, too," as he opens the throttle, continues the appeal.

And think of the dust-covered toy parishes and the dolls that have fairly flung their arms over their heads because they had no place to go.

Modest appeals are coming into the Elks' Christmas benefit headquarters from children. They seldom ask for toys.

Something that would delight their small selves for months, but because poverty has made them old beyond their years, they ask for the practical gifts of shoes, clothing and food.

One pink tam of shanter and one red hat will make two little girls happy in a little house on the bank of Pleasant run.

A basket of food, a day kitchen cabinet and a "B-B" gun will turn Christmas into a day of celebration in a widow's home.

A woman who supports herself and small daughter with \$8 a week has queued food. In another family the mother of seven children lies ill.

The father works steadily, but receives small pay. The children's ages range from 3 months to 14 years. A neighbor has asked the Elks' Santa to find his way to this home.

The childish letters of appeal with addresses are kept on file at the Christmas headquarters at 131 North Pennsylvania street. Volunteer gifts of checks, toys, clothing and food will be gratefully accepted at headquarters and will be distributed after the needs are investigated.

'MIKE' MISSES KILLING 1 CAT

Salvage Corps Bull Terrier
Stops Feline Howling.

"Fighting Mike," a bull terrier owned by the salvage corps, is death on rats and cats, and during the rat campaign "Mike" has done more than his part.

He never misses a rat and he never misses a cat except on one occasion—but that is the story.

John Miller, driver for John C. Loucks, fire chief, had been repairing a porch at his home, and the other night three cats got under the porch. They were excellent singers, but kept Mr. and Mrs. Miller awake all night.

Miller tried to coax the cats out, but met with no success. Then he went to the salvage corps and got "Mike."

When "Mike" got under that porch there was something doing. Two cats were killed, but cat No. 3 escaped and cut ran "Mike," and now "Mike" feels just a little ashamed of having broken his record of never missing a cat.

Plan Afoot to Form Old Colony Club Here

The formation of an Old Colony Club in this city is under way and preliminary arrangements have been made by W. W. Dowell, field secretary of the Old Colony Club, Inc., with executive offices in New York City, and Merton W. Hopkins, also of the incorporated organization, for quarters for the club on the second floor of the Claypool Hotel.

The Old Colony Club, Inc., it is explained, is not a social organization, but has for its chief aim the giving of service to its members, composed of business executives, when they wish to travel, while they are en route and when they reach their destination, thus relieving them of much routine.

It has twenty-one local organizations throughout the United States, it is explained, and also in Canada, England and France.

The farmers feel that the benefits derived from the State highway plan are not commensurate with the benefits that could be derived if the money were placed in the county road repair fund.

It Is Easy To Imitate Names

The public is constantly being awindled by imitations, counterfeiters and substitutes that resemble in name and appearance Foley's Honey and Tar Compound. It is because the original Foley's is so good, so reliable and so well known that these frauds find sale.

Always Has It In His Home
T. J. McGall, Athens, Ga., writes: "We have used Foley's Honey and Tar in our home for several years and find it most invaluable for colds and especially for croup in our children. We are never without it and cannot too highly recommend it for coughs, colds or croup in children or people of all ages."

Foley's
Honey and Tar
COMPOUND

PLEASANT TO TAKE, and soothes the raw, inflamed surfaces; stops the rasping, strangling feeling in the throat. It is made of the purest, freshest and finest ingredients to be had, contains no opiates or other harmful drugs, and costs twice as much to make as any imitation of it.

For more than thirty years, Foley's Honey and Tar has been used with satisfaction and success.

CONSTANTINE IS READY TO LEAVE

Greek King and Wife Saying
Farewells in Lucerne.

LUCERNE, Switzerland, Dec. 13.—Constantine of Greece and his wife, Sophie, a sister of the former Kaiser, were engaged today in saying farewells. They expect to leave for Venice tomorrow and sail from that port for Greece on a Greek cruiser on Wednesday. Another Greek ship will sail from Brindisi bearing the rest of the party that will accompany Constantine when he makes his formal entry into Athens.

Constantine and his wife have been outlining reforms they hope to have enacted by the Greek Parliament. Constantine said that Greece would be thoroughly democratized.

Although the queen declared in a recent interview that she does not mix in politics she is planning to launch a national movement for woman suffrage in Greece after her return. She said she has become a "suffragette in a sense," since her arrival in Switzerland.

Constantine is truly delighted at the idea of returning to his dear Athens, she said. "There are dark days and there are bright days," and I think the world will agree that we have had our share of dark days. It has been said that I was pro-Germans, but I have been more pro-British than anything else. I have more friends in England than anywhere else."

Constantine's consort, who is in deep mourning for the late King Alexander, who recently died in Athens from blood poisoning. She is a tall, handsome woman, but shows traces of suffering and age.

Consternation was caused among the Greek exiles by the Greek government's order barring Professor Streitt and Naval Commandant Paparagoulis from returning to Athens. Streitt has been Constantine's chief adviser during his exile.

\$47,413.94 IS SAVED STATE ON PRODUCE

Eastern Hospital for Insane
Issues Report.

Earnings from products raised on the farm at the Eastern Hospital for Insane at Richmond netted a saving to the State of \$47,413.94 in the fiscal year ending Sept. 30, 1920, according to a report made today by the State Board of Account.

The following investigation of the institution by C. G. Van Horn and W. A. Marsh, field examiners.

Milk produced by the cows on the institution's farm, figured at 25 cents a gallon, more than paid for the keep of the herd, including feed, and other incidentals, the report states.

Net production from the farm produced amounted to \$66,246.65, with an increase in live stock amounting to \$28,531 and miscellaneous earnings which totaled \$66,256, making a net total return from the farm of \$67,480.72. This saving represents an amount which the legislature would have been obliged to appropriate for maintenance for the institution, in addition to the \$23,477.65 (including specific appropriations, had it not been for the operation of the farm.

The institution's farm occupies 1,050 acres. Other State institutions which have farms, but on which the board of accounts' examiners have not yet conducted an examination, are: Southern Hospital for Insane, Southeastern Hospital for Insane, Indiana State Prison, Indiana Village for Epileptics, School for Feeble-Minded Youth at Ft. Wayne and the Indiana Boys' School.

T. H. Fire Fatal to One

Special to The Times.
TERRE HAUTE, Ind., Dec. 13.—James Niles, 76, janitor, was killed and four families were placed in jeopardy by fire which completely destroyed an apartment house in Edgewood Grove Sunday.

Niles was trapped in the basement and lost his key in his efforts to open the door of the exit.

All occupants escaped without serious injury.

Stop Wasting Money On Inefficient Remedies and Take Trutona, Moral of Local Party's Story.

"I had tried medicine after medicine and without any result seeming to do me any good, but this preparation, Trutona, was different from the rest," gratefully declares Alfred N. Middleton, a resident of Indianapolis for more than 35 years, who lives at 314 West Henry street.

"I had suffered from rheumatism for years," he continued. "My joints would become so swollen and sore at times I couldn't bear to have anyone touch me. But my rheumatism is better than it's been for years, since I've taken Trutona."

No longer suffer from the kidney pains in my back and hips, either. I eat like a 16-year-old boy nowadays. In fact, I feel like one. Trutona's helped me in every way and I think it must be the fountain of youth we read so much about nowadays."

Stop wasting money on inefficient remedies and take Trutona, is the moral of Mr. Middleton's story. You can't go wrong on Trutona, folks! Thousands of people—hundreds right here in Indianapolis—have declared it the wisest move of their lives when they decided to take this famous tonic. Why should YOU be an exception? YOU won't if YOU try Trutona.

Trutona's soothing and healing action on the bowels makes it most desirable for use at this season of the year, in view of the fact that there is none so susceptible to coughs and colds as the person whose system is becoming poisoned through faulty bowel action. Remember, folks—Trutona is more than a laxative—Trutona REGULATES the bowels.

Trutona is sold in Indianapolis at O. W. Brooks' Drug Store, Pennsylvania and Ohio streets; by the Hock chain of dependable drug stores, and by all good druggists everywhere.—Advertisement.

How To Get Rid
Of Your Cold

The quick way is to use
Dr. King's New
Discovery

DON'T fool with a cold. Go to your druggist and get a bottle of Dr. King's New Discovery and start taking it. By the time you reach home you'll begin to feel better, and will have a restful sleep without throat-torturing coughing.

Dr. King's New Discovery, for over fifty years a standard remedy, has the medicinal qualities that relieve congestion, ease the cough and loosen the phlegm. Convincing, healing taste, too. Price 60 cents, \$1.20 a bottle.

For colds and coughs
Dr. King's
New Discovery

Constipated? Here's Relief
Cleanse the system and bring back the old-time energy with Dr. King's Pills. They promote free bile flow, stir up the lazy liver and get at the root of the trouble. Price, 25 cents.

Prompt! Won't Grip
Dr. King's Pills

Take
Grove's
Laxative
Bromo
Quinine
tablets

Be sure its Bromo
C. W. Brown
The genuine bears this signature
30c.

Mary Garden Wins Triumph in Concert at Murat Theater

Noted Singer Holds Audience
Spellbound With Program
of Delightful Numbers.

By MABEL WHEELER
Gloriously human! That's Mary Garden, whether she is resting, as she is today in the hotel in Toledo preparing for her concert this evening, or in gorgeous splendor, availing a mighty audience as she did at the Murat Theater yesterday or merely chatting with a group of interested callers, she is just her virile, live, inflexible self with her sharp, her odd little features, her soft exclamations, and that hypnotizing, mesmerizing intangible something that makes the world adore her.

As she chatted with me the other night she radiated such jolly friendliness, she laughed like a school girl over some of her experiences as she related them to me.

She was smartly, but simply, garbed in a black tailored suit, close fitting black hat with velvety draped over a white crepe de chine blouse, pale tan spats over black pumps. She had just arrived from the station and had only removed her wonderful top hat, which she had drifted in. She wore a strand of pearls that made my simple soul gasp, and dangling earrings that matched.

She had "Wool-Wool," her pet walking stick with her, which is a cunning little trick. The tiny hound head with its jeweled eyes looks exceedingly intelligent.

"And," said I, as she told me of the stick, "is this wooden dog all the pet you have. Don't you carry a peacock or an alreale with you?"

"Oh, horrors, no," she answered, laughing deliciously. "I can't travel with any live animal, but that reminds me of something."

"I was crazy for a monkey, and one morning a friend of mine entered bearing the tiniest duck of a monkey you ever saw. I was in the room, sprang from my friend's arms and began pulling the pictures off the wall, then the pieces from my dressing table. I shrieked, and it spied me, and in the twinkling of an eye it dashed at me and pulled that charming curl (which was false) from my forehead, seized my boudoir cap from my head, and succeeded in pulling off another curl before I was rescued. "Take your monkey key," I gasped to my kind friend, "in an hour's time it would ruin me!" Oh, it was so funny, but that ended my talk concerning a monkey pet.

SISTER HAS
NINE DOGS.
—I have dogs, and at my sister's home in Scotland she has nine dogs, and a cat and a canary bird, too, and when I am there, all nine of those darling dogs jumping on my bed waken me in the morning. Oh, they are so lovely, beautiful Alpacas, I do love them. They are the cleverest dogs."

So she talked. Told me of her experiences in various cities, showed me the jade bracelets she picked up in China, and her emerald rings (each ring she wore had an emerald in it). "I love them better than anything," she said. "They are so beautiful."

I was just rising to leave, when she burst into a ripple of laughter. "Oh, I must tell you," she bubbled, "in Milwaukee I had a beau, yes, a real truly one. He sat in the front seat, and about the middle of the concert I threw him the big white curtain, and he was wearing and what did he do but put it in his button-hole and wear it during the remainder of the performance; great big blossom, you know. Oh, it was too funny."

SOVENIER PLUCKED
FROM MIDDLEBURY.
"Too bad we won't get to see your mirror gown," I lamented.

"No, it is strictly an evening affair."

she said, "but I fear its life is almost ended. The small boys back off stage have pulled so many of the mirrors off for souvenirs that I fear I shall have to give it up," but she beamed happily, "I will wear it for you."

I came away inspired with the most joyous feeling. She is like a good tonic. And so I was prepared for her overwhelming triumph yesterday at the Murat, when gown in a soft flame color with bizarre autumn leaf had setting off her lovely hair, she swept her audience, spellbound through her funny little exclamations "How lovely," she half murmured, "Oh so sweet it is." She stood it up on the piano and then with her smiling "volla" she continued her program.

GRETTED WITH
LOUD APPLAUSE.
She gave a program of delightful numbers. Her first song, "Alf from Glendora" (H. Perrier), showed her great dramatic ability, and when she responded to the thunder of applause with the "Habenera" from Carmen, the audience applauded as the accompanist played the opening measures. And she was Carmen, exquisite, passionate Carmen. Two other operatic numbers, "Air from Louise" (Carpentier), and Puccini's "Donde Heta" from La Boheme marked the program. Four simpler songs, "Lever de Soleil" (Camilla Erlanger),

"The Swing" (Hahn), "My Ship and I" (Hahn), and the "Berceuse" from "Jockey," with "cello obbligato," concluded her regular concert. As encores she sang "Comin' Thro the Rye," and another Scotch song "For the Sake of Somebody," and "The Gray Home in the West," and Riley's "There, Little Girl, Don't Cry," and "The Sweetest Flower that Blooms."

Assisting Miss Garden was Gutta Casini, wonder-cellist. Besides being a master of his instrument he is young and handsome as the famed Adonis. He opened the program with Schumann's "Slumber Song" and Patti's "Taran-telle." The first sort and tender, the latter brilliant and whirling. His other numbers included "Variations on a Rocco Theme" (Tschalkowsky), "Nocturne" (Chopin) and "Zigeunerweisen, Sarasate-Casini." His technique was flawless and his interpretation of rare dramatic ability, and when he responded to the thunder of applause with the "Habenera" from Carmen, the audience applauded as the accompanist played the opening measures. And she was Carmen, exquisite, passionate Carmen. Two other operatic numbers, "Air from Louise" (Carpentier), and Puccini's "Donde Heta" from La Boheme marked the program. Four simpler songs, "Lever de Soleil" (Camilla Erlanger),

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