

FIREMEN'S OWN UNION TRIMS LOAN SHARKS

Credit System Pulls 200
'Smoke Eaters' Out of
Serious Debt.

Nearly 200 Indianapolis firemen have been removed from the clutches of "loan sharks" in a little more than six months, through the Indianapolis Firemen's Credit Union, it was revealed today.

Organized last April to provide a means for firemen to borrow money without paying exorbitant interest, with 404 members at the start, it has grown until now it includes in its membership more than 500 of the 600 members in the department, according to records of Lieutenant Cecil F. Scott, secretary-treasurer of the credit union.

At the time of its organization, Scott said, a number of firemen were almost hopelessly in debt to loan companies, the interest rate being so high that in some instances the borrowers were unable to do much more than keep up the interest payments.

Loans Out \$9,600

The credit union now has more than \$9,600 loaned out to firemen or members of their immediate families, and has applications on file amounting to \$5,500, the funds, in a number of cases, being sought to retire loans with credit companies.

Funds with which the credit union operates, Scott said, are deposited by members, as little as 50 cents a month being accepted on \$5 shares. One \$5 share permits a member to borrow.

The interest rate charged is only 6 per cent, and is based on only the actual time the money is loaned. More than \$14,000 in all has been loaned by the union since it was formed last April, a little more than \$4,000 in loans having been repaid. One year is the longest period for which loans are made, repayment being made in part each pay day, twice a month.

Borrow at 6 Per Cent

In addition to borrowing to pay off loans at higher interest rates, the union also has many members who borrow at 6 per cent interest in order to save money in making purchases by obtaining larger discounts for cash.

Collections are made through one deputy treasurer in each fire station.

The union replaced several small private loan groups within the department where firemen formerly borrowed money, paying 10 cents on the dollar from one pay day to the next.

The Indianapolis Firemen's Credit Union is only one of a number of similar organizations formed by employees of various local industries and business firms as a part of a campaign being waged against loan sharks by an eastern philanthropist.

SOVIET TO SELL WHEAT

"Substantial Exports" are Promised
by Russian Officials.

By United Press

MOSCOW, Nov. 10.—Soviet officials declared today that Russia would make "substantial wheat exports" this year and that the grain collection program would be developed in full despite certain difficulties.

The officials ridiculed reports that Russia could not deliver wheat sales, although it was admitted that exports will be less than last year. The Soviet definitely is avoiding any speculative trading, which is considered "anti-social," officials said.

Legion Sponsors Program

By Times Special

ANDERSON, Ind., Nov. 10.—An Armistice day address will be delivered here by Rollin Turner, Greensburg attorney, as part of a program under American Legion auspices.

66 Years Ago Today

Henry Wirz, Confederate captain, charged with cruelty to Federal prisoners at Andersonville, Ga., was executed on Nov. 10, 1865. 12,000 prisoners died during the years of 1864 and 1865.

Wald
Funeral Directors

1619 North Illinois Street
1222 Union Street
TAIbot 1876 DRExel 2551

THE INDIANA TRUST CO. PAYS

Interest on Savings
CAPITAL AND SURPLUS \$2,000,000

DIUREX

Eliminates the Poisons that Destroy Kidneys.
Sold and Guaranteed
At All
HAAG DRUG STORES

City for Savings

**FLETCHER AMERICAN
NATIONAL BANK**
Southwest Corner
of Market and Pennsylvania

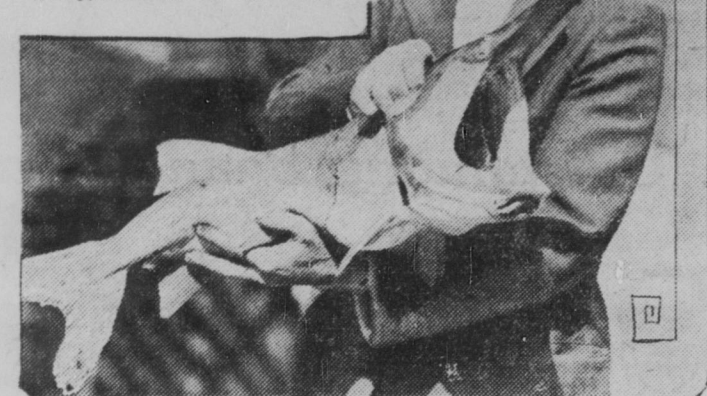
Men's and Women's
CLOTHING
ON EASY CREDIT

ASKIN & MARINE CO.
127 W. Washington St.

Uses Club to Land Fish

Nosing its way along the muddy bottom of Lick creek Sunday, this forty-inch spoonbill catfish caught a glimpse of the white body of a wiggling "night crawler." It struck, and O. C. Cofman of 430 Orange street, had a fight on his hands.

Jerking hard, the ten-pound fish snapped the line and darted toward freedom—but a blow from a 2x4 put an end to his struggles. Today, Cofman and his "fishin'



partner," Marsche Reynolds of Madison road, are mounting their trophy. It will be hung in the

Cofman home, a reminder of good fishing in Lick creek, three miles south of Indianapolis.

SOUTH SYSTEM UTILITY RATES TO BE DENIED

Cuthbertson Tells Insull
Interests of Scheduled
Turndown.

Although he has written no denial order, Commissioner Harry K. Cuthbertson of the public service commission announced today that he has informed Insull officials that their proposed rate schedule for the south system is to be turned down.

"I no longer am considering the rates filed by the Public Service Company of Indiana for the south system," Cuthbertson declared.

"While it is true, as was contended by the petitioners, that the revision suggested would result in reductions in some instances, it also would mean increases in others. It was because of these increases that I have refused to consider the proposed rate schedule further."

Cuthbertson has on file a series of cases from cities included in the south system and for some time the commission has been conducting an audit and appraisal of the entire properties there.

The so-called "south system" comprises eighty-three towns and cities in twenty-eight counties south of Indianapolis served by Insull-owned electric lines.

Three times the Insull interests have tried to have the entire south system recognized as a unit for rate standardization, but only Cuthbertson of the five commissioners has been at all converted to their theory.

Preparations are being made to drain a deep lake on Haute Isle, in the Bay of Fundy, to recover the fabulous treasure of Captain Kidd, believed to be hidden under the waters of the lake.

Kidney Acidity Kills Energy

If you feel old and run-down from Waking Up Nights, Backache, Leg Pains, Nervousness, Stiffness, or Irritation, caused by Kidney Acidity, use quick-acting Cystex (Siss-tex). Often shows big improvement in 24 hours. Guaranteed to satisfy completely or return empty box and get money back. Only 75c at drugists.—Advertisement.

Zep Brings Back Speech

By United Press

HANWORTH, Middlesex, England,

Nov. 10.—The thrill of seeing the German airship Graf Zeppelin caused Mrs. Mabel Cooke to recover the use of her speech after she had lost it three weeks before, when struck by lightning.

TIMBER GIFT WILL HELP UNEMPLOYED

100 Acres Will Be Cleared
and Kindling Sold to
the Public.

Gift of fallen timber on almost 100 acres of land north of the city will aid the made-work program of the Emergency Work Committee, Inc., committee officials said today.

The timber was donated by William E. Osborn and George Reinhardt, on thirty acres near Eighty-fourth and Pennsylvania streets, and by E. L. Lowther, receiver for the J. F. Wild State bank, on seventy acres adjacent to this tract.

The tract is being cleared by men employed on the made-work program, and although the poorer wood will be donated to families free, the better grade will be sold, and the profit turned into the made-work fund.

Price of the wood is \$3.75 a cord

for 16-inch lengths and \$4.25 for 20-inch lengths.

The committee also is negotiating with the state highway commission to arrange to have the new route of U. S. 31, in Meridian street, staked off in order that it may arrange with owners to remove standing timber.

Several hundred cords of firewood, including beech, hard maple and ash are to be produced from the fallen timber on the Osborn, Reinhardt and Wild properties, and orders for this wood may be placed with the committee by telephone. The number is Lincoln 1551.

to SAVE



more . . .

. . . save conveniently

One of the commonest excuses for not building up a good-sized savings account is that it takes time and trouble to go to the bank.

A savings account at your neighborhood branch of Fletcher Trust Company overcomes this difficulty. This branch is convenient to you. (Note the addresses below.) It is even easy to park your car there.

And the chances are that you will save more at a bank where you can save conveniently—will find it easier to build up your savings account to a size where it will guard you against the unexpected.

There are 12 Fletcher Trust branches. Each is as much a part of Fletcher Trust Company as the Main Office downtown.

Fletcher Trust Company

MAIN OFFICE
Northwest Corner Pennsylvania and Market Streets

NORTH SIDE BRANCHES
1541 North Illinois Street
3001 North Illinois Street
1533 Roosevelt Avenue
6235 Bellefontaine Street

WEST SIDE BRANCHES
474 West Washington Street
1233 Oliver Avenue
2600 West Michigan Street

SOUTH SIDE BRANCH
1125 South Meridian Street

EAST SIDE BRANCHES
2122 East Tenth Street
458 East Washington Street
2506 East Washington Street
5501 East Washington Street



Regusted!

By Times Special

ANDERSON, Ind., Nov. 10.—Raymond Riggs, 35, volunteered to go to jail when he arrived at police headquarters after the second traffic accident in which he was involved. His automobile first ran down Jack Van Dyke, 12, knocked him from a bicycle. Thirty minutes later Otis Walker, 10, ran in front of Riggs' automobile and suffered concussion of the brain. Police did not accept Riggs' offer to go to jail as his record showed him to be a careful driver.

Kidnaping Plot Suspected

By Times Special

ATTICA, Ind., Nov. 10.—Authorities are investigating what is believed to have been an attempt to kidnap Dan R. Young, wealthy land owner. In Young's absence, a man entered his home and bound and gagged his wife. She says remarks made by the intruder led her to believe kidnaping of her husband was intended. She was robbed of her wedding ring and a small amount of money.

CHANGE POLICY, BANKERS URGE UTILITY CHIEFS

Errors Must Be Corrected
Voluntarily, Investment
Men Declare.

By THOMAS L. STOKES
United Press Staff Correspondent

WHITE SULPHUR SPRINGS, W. Va., Nov. 10.—Public utilities were exhorted today by the Investment Bankers Association of America to correct their errors voluntarily, and to deal frankly and honestly with the public to combat the campaign for government control and federal regulation.

Deploping widespread agitation for government ownership and operation, the association, through a report of one of its committees, said "we urge its resistance by direct, above board, frank education of the public."

The report, prepared by a special committee headed by Francis E.

Frothingham of Boston, dealt frankly with the utility industry, pointing out that holding companies in some cases had been overcapitalized during the boom period. "More corporate manipulation of securities for speculative purposes can not be tolerated in this business," it declared. The public and legislatures can not be blamed for their critical attitude toward public utilities, the committee said, because they can not understand the complicated accounting system and "bald statements unsupported by convincing details." The public utilities, it emphasized, must simplify their methods, particularly holding company operation. The committee urged strengthening of state regulatory bodies.

The Entire Stock of the
National Family Store
Has Been Bought By
AYRES Downstairs Store
WATCH THE PAPERS

Outstanding "Thanksgiving" Offering! Save \$50.00

\$129

Regular Price \$179
While 25 Suites Last . . . \$129
You Save \$50



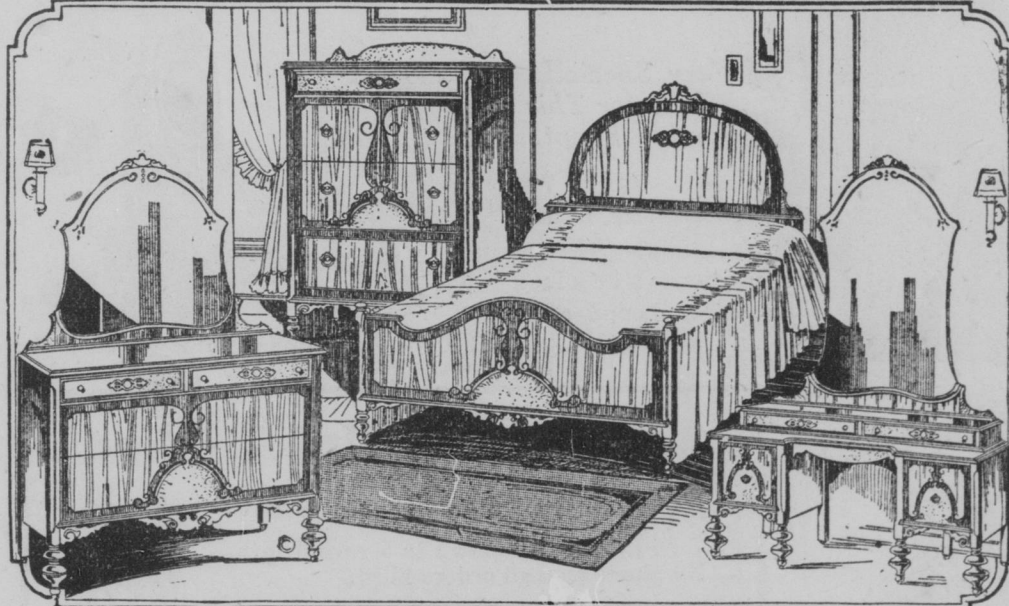
Only \$2 Weekly

Striking "English" Creation—Refectory Table

The 8 pieces of this lovely, newly designed suite, express a charm far out of the ordinary. Skilled craftsmen caught the spirit of this "Old English" artcraft, and reproduced it into modern charm. Exquisite Buffet, of delicate toned decorations . . . warp-proof refectory table . . . host chair and five diners . . .

Exclusive Kirk Co. Special

Beauty, Grace, Dignity, and Only \$59.50



Our North Carolina manufacturer just gave us something new in bedroom loveliness . . . and frankly, we are proud to show this grouping to you. It is charming, restful, and the work of artists . . . of much finer quality than the low price indicates . . . Choice of 3 pieces . . .

59.50

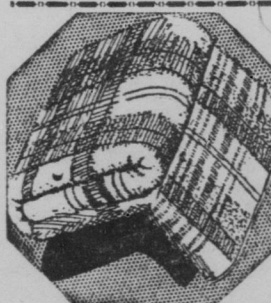
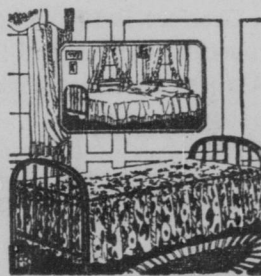
Pay \$5 Down—and \$1 Weekly

Coil Day Beds

19.75

In good taste, wherever you deem it wise to place this accommodation of extra sleeping quarters. . . . Extremely comfortable . . . and attractive.

Only \$1 Down



70x80 Blankets

1.98

Lightweight, very comfortable, full double size blankets. Special, while a limited quantity lasts—

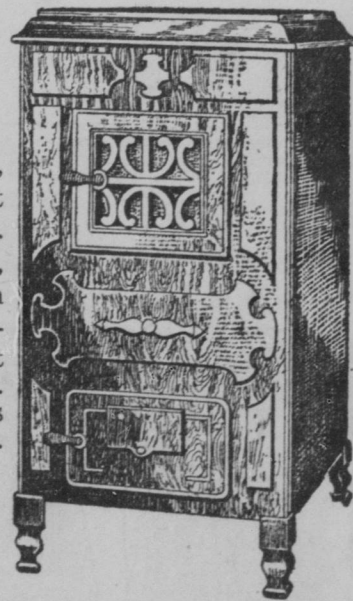
Choice of Colors

Full Porcelain Parlor Furnace

21.95

Heat, plenty of it, clean, odorless and clear — at the lowest possible cost. This new type furnace, is attractively finished in walnut, with full porcelain exteriors . . . Cast iron furnace unit . . . duplex grates . . . burns hard or soft coal or wood. Large feed doors.

Very Easy Terms



This Christmas Season

We Propose the Slogan
"Don't Give
Up the American
Standard of
Giving."

Use Kirk's Budget Plan
Lay-a-Way Now.
Your Gifts For All.



Cedar Chests

Layaway your Cedar Chest now, for mother, sister or sweetheart. Large variety, in walnut period styles, with prices as low as

16.50

Only 25c Weekly

Kirk's

Free Delivery in
Indiana

37-41 South Meridian Street

Open Mondays
Until 9:30