

# WOMEN CROOKS PREY ON LONDON SOCIETY; ENTICES YOUNG MEN

Editor's Note: For several years the police of London and the continent have been baffled by the amazing robberies, frauds, and mysteries crimes, involving hundreds of thousands of dollars and frequently costing human lives.

By DAVID L. BLUMENFELD (United Press Staff Correspondent) Chapter II LONDON, June 27 (United Press)—Louise is typical of a handful of "swell" women crooks who work and prey on the society of London who depend largely on night life for their enjoyment.

She and her types engineer big robberies which come to light only as reports of a famous society woman's loss of jewels in public places.

At breakfast she reads her mail mostly continental, calls for her stenographer also a "crook," and dictates her letters and makes her plans for the day.

To see her sitting there in her silk kimono you would think you were at the breakfast table of a young society girl planning a day's enjoyment.

Louise is, however, doing nothing of the sort. She is probably plotting a way of getting an invitation to the house party of the Duke of X, with a view to enmeshing some of the young "blooms" who are likely to be there, for plucking.

How She Operates.

Or again, maybe, she is dictating a letter to her accomplices in Paris or Vienna, trying to get a position for one of them a fashionable jewelry store on the Rue de la Paix, or again setting a trap in motion for smuggling into the country a consignment of expensive dope.

Louise puts on her gown by Poirot, and her hat by Faquin and sweeps out into that glittering limousine. In the morning she will probably visit the fashionable stores where she is well known as a respected customer, make several purchases and then drive off in her limousine again, this time on business. Her way may lie in the downtown direction of Whitehall or Limehouse. Here she will be seen putting a raincoat over her fashionable clothes, and disappears into a side street. What she does there is never known to any save her accomplices who meet her at these rendezvous. But the results become public later with the full light of publicity glaring down on robbery or swindle of huge proportions.

Who are Louise's accomplices?

They are drawn from all classes.

From Many Classes.

First there are those society male victims who, bewitched will do anything to gain her favors. These give her information of the big society functions, who is to be there, who is to wear diamonds, who is to wear pearls, and who rubles. The information once given, these society "bad boys" are the hands that "lift" the jewels in some dark corner behind the palms.

Next come the chauffeurs. These, or rather that class of chauffeurs who employ cars, are mostly dishonest taxidrivers and private car drivers of doubtful morality.

After the chauffeurs comes a whole horde of underworld personalities at Louise's beck and call. Waiters, discharged officers, con men, pseudo-detectives, one-time policemen, discharged nurses, actors and actresses of low class.

Police Know Them.

The police know all about Louise. One day, they claim, they are going to get her. But I doubt it. Louise is too clever. She never does anything herself. Louise merely pulls the strings. She pays her accomplices highly. She tells them, that they have only themselves to blame if they are caught, and only the knife between the ribs when they finish their sentence if they give away the "Lone She Wolf."

Another type of woman crook who is almost ubiquitous is the super-shop-lifter. London has scores of them. They'll go into a store, arriving in a neat motor car, and first pay for all their purchases. Then, after a lapse of time, they will open a credit account. After a further lapse the assistants begin to know and trust them until, one day, madame crook phones that store and asks for consignment of jewelry or dresses, to be sent to her flat. In due course a young man arrives with the jewelry for her to choose. He drinks a cup of coffee or something else and wakes up in an empty flat, minus hostess, minus the jewels.

(The End).

## Legion Picnickers to Enjoy Community Service Games

Community service games led by P. H. Slocum, with prizes, are to be feature of the American Legion picnic, to be held in Glen Miller park, June 30. The members of the American Legion with members of the legion auxiliary will attend the picnic. The party will meet at the first spring on the right hand side of the east entrance, at 7 o'clock (new time), Friday evening. Details of the program will be announced later.

## Yeast Foam Tablets

are the only pure, whole yeast in easy-to-take and convenient-to-carry tablet form



They don't cause gas—vitamin potency tested—good for children as well as adults

Recommended for loss of appetite, indigestion, lack of energy, under weight, pimples, boils, malnutrition, run-down conditions.

Sold by all druggists

Northwestern Yeast Company, Chicago, Ill. Makers of the famous baking yeasts, Yeast Foam and Magic Yeast

# RADIO NEWS

Palladium Government Call is 9 ZAE — Fred Clark, Operator

Summer static while annoying to the novice still is not discouraging the amateur, who keeps on the lookout for clear nights and when one comes, fills it with traffic. Message work, though not so heavy as during better weather, yet is proceeding, as anyone who listens in can tell.

Local Richmond amateurs are keeping their stations in operation, although Richmond is reported to be off the route for the heaviest traffic, which passes either to the north or south of the city.

Harold Cutler still works whenever he can get any station to work with, his latest report coming from Washington, Penna., where he was reported very loud on detector only. He has calibrated his set and is able to check rather closely on wave lengths now.

Station 9BDB, belonging to Gerard Harrington, as it is the newest installation, also has been one of the busiest lately. Using a five watt tube, this station has worked up to 200 miles on loop modulation. Stations in all districts except the sixth and seventh have been worked, and the station has been heard in New York, New Jersey, Pennsylvania, Massachusetts, Wisconsin, Michigan, Illinois, Ohio, Kentucky, Kansas, North Carolina and West Virginia.

Fred Clark has installed a counterpoise, and a remote control, greatly improving his station. In reworking, he also has lowered his wave length to 150 meters, with the result that he has been unable to raise anyone since.

Wireless for Veterans

Besides individual campers, who have been unable to forget their new hobby long enough to leave wireless sets at home, the large camps also are featuring wireless receiving and transmitting stations as one of their conveniences. The new boys' camp for Convalescents, established near Brookville, is equipped with a wireless operated by Malcolm Tingley and in constant communication with Connersville. It is expected that Camp Ki-Ro, the Richmond boys' camp, also will be so equipped.

Chicago Show.

Exhibits by manufacturers and by the weather bureau, navy, the department of commerce, and by boy and girl scout organizations feature the Chicago Radio show now in progress. Special days have been set aside for consideration of jobbers' and retailers' problems and on Thursday, the whole day will be given over to discussions of the farmer's relation to wireless. His use of telephone broadcasting, the further development which it should receive, and the hours most acceptable to him, will be discussed. This show is one move in Chicago's bid for leadership in the radio industry. "Chicago should and can be the radio center as Detroit is the automobile center," said George Carlson, city gas and electricity commissioner.

## Suburban

BOSTON, Ind.—Mrs. A. H. Piper and daughter, Elvira were in Richmond Monday.... Mr. and Mrs. Earl Sheffer and children motored to Greenville, Ohio, Sunday, and spent the day with Mr. Sheffer's parents.... Mr. and Mrs. James McMurray are the parents of a baby son, Isaac Franklin.... Mrs. C. E. Cannon, of Detroit, and little son, Arthur Eugene, will spend Sunday with her parents, Mr. and Mrs. A. H. Piper.... Mrs. Ada Robinson was in Richmond Tuesday.... A. H. Piper spent Tuesday in Cincinnati.... Mr. and Mrs. Harry Jackson went to Kentucky Saturday evening, to spend a short vacation.... Mrs. Bertha Rhinehart spent Thursday evening with her son, Hervey Farnsworth.... Mr. and Mrs. Worthie Williams spent Friday evening with Mr. and Mrs. Dan Lashley and family.... Mrs. C. F. Kennedy, of Peru, daughter of Mr. and Mrs. A. H. Piper, underwent an operation at Duke's hospital, at Peru, and is improving nicely.... Miss Anna Stanley spent Tuesday afternoon with her parents, Mr. and Mrs. Lewis Stanley.... Mrs. Hervey Farnsworth and Mrs. Frank Piper were in Richmond Friday.... Miss Virginia Howard is spending her vacation with relatives at Ambury, Ind.... Mrs. Philip Harkleroad and children, and Mrs. George Harkleroad and children called on their sister, Mrs. James McMurray Monday.

The Children's day exercises held at the high school auditorium Sunday evening under the auspices of the young people of the Christian church, attracted a large attendance. The following program was presented: Song, "Happy Children Play," small girls; devotion, Rev. Max Sheffer.

GOOD HELP IN SUMMER Indigestion, nervousness, sick headaches, biliousness, coated tongue, bad breath, bloating, gas, and constipation distress Henry C. Thorne, 1002 Harrison Ave., Boston, Mass., writes: "Since taking Foley's Cathartic Tablets I feel fine. They cleanse the bowels, sweeten the stomach and invigorate the liver. Cause no pain, no nausea. Not habit forming—just a good, wholesome physic." A. G. Advertisment.

in welcoming the convention. The Chicago high schools are giving special instruction in radio engineering now, and have contributed displays to the show.

Newcastle Club. A radio club, with 15 members, has been formed in Newcastle. An attempt will be made to establish a sending station, which may be used also for broadcasting. Richmond amateurs will tune in for it, when established, in the hope of hearing Ralph Wolfe, Rissler Williams and Leonard Nicholson, of that city, who were regular attendants at the DX Radio club meetings last winter.

Iowa Farm Radio Service. Iowa has been added to the list of states enjoying a regular radio service for farmers. Station WOJ at the Iowa state college, on June 13, started sending weather predictions at 9:30 in the morning and 12:40 in the afternoon. A night weather report, and weekly crop report will be added soon. A 450 meter wave length is used. Farmers will be able to receive the information sent out from 12 to 15 hours earlier than in the papers.

Growth of Broadcasting. There are now 253 broadcasting stations. Most are in the northeastern part of the United States or on the Pacific coast. There are very few in the south and between the Rocky mountains and the Mississippi.

Talking to Ghosts

It is suggested, in the last issue of "QST" that communication with the "spirit" world by radio, should be the subject of further experiments. Investigation to secure further information regarding the sensitivity of the human body to wireless waves, and the possibility of emitting them from the body, should be the first step, it is suggested. It is claimed by many experimenters that messages already have been received from spirits, through action on very delicately balanced keys.

Radio Sermons

Following the example of the Calvary Episcopal church of Pittsburgh, a number of churches are now broadcasting Sunday services and isolated communities, hitherto without church advantages are tuning in for them. A Washington church was the first to install a set for broadcasting.

Peace by Radio

What congresses of the world's diplomats were not able to do to insure the world's peace, Will Irwin in "Popular Radio" suggests may be done through the internationalizing force of radio. The common interest, and still more important, the chance it offers to cement closer acquaintances, may clear away many misunderstandings. International Morse, in Europe at least, is taking the place of the Esperanto, the universal language that was the dream of many idealists a few years ago.

Song, "Precious Jewels," small girls; recitation, Ruth Frazee; recitation, Dorothy Frazee; recitation, flag drill, nine small boys; recitation, Gleda Eikenberry; song, Dorothy and Ruth Frazee, piano solo, Helen Greggerson; flag drill, six small boys; recitation, Dortha Kitchell; recitation, Alma Williams; saxophone solo, Oren Samuel; Kimono drill, twelve girls.

## MOTHERS AND DAUGHTERS

Read This Letter from Mrs. W. S. Hughes

Greenville, Del.—"I was under the impression that my eldest daughter had some internal trouble as ever since the first time her sickness appeared she had to go to bed and even had to quit school once for a week. I always take Lydia E. Pinkham's Vegetable Compound myself so I gave it to her and she has received great benefit from it. You can use this letter for a testimonial if you wish, as I cannot say too much about what your medicine has done for me and my daughter."—Mrs. WM. S. HUGHES, Greenville, Delaware.



Mothers and oftentimes grandmothers have taken and have learned the value of Lydia E. Pinkham's Vegetable Compound. So they recommend the medicine to others.

The best test of any medicine is what it has done for others. For nearly fifty years we have published letters from mothers, daughters, and women, young and old, recommending the Vegetable Compound. They know what it did for them and are glad to tell others. In your own neighborhood are women who know of its great value.

Mothers—daughters, why not try it? —Advertisement

For your next meal, use—  
Richmond Rose Brand  
MEATS and LARD  
Prepared by  
STOLLE & SONS

Office Desks, Chairs  
and Safes  
BARTEL & ROHE  
921 Main St.

THOR WASHING MACHINES IRONERS  
Stanley Plumbing & Electric Co.  
910 Main St. Phone 1286  
—Pure—  
Pasteurized Milk and Cream  
Phone 1531  
KRAMER BROS. DAIRY

## RADIO PROGRAM

PUBLISHED WEEKLY  
RICHMOND WOZ (Standard time)—  
12:00 p. m. grain and live stock markets.  
4:00-5:00 p. m., complete summary of grain, live stock and produce markets, musical program and weather reports.  
6:00-7:00 p. m., topics of the day, after dinner stories, today's talk, baseball results and special musical program.

INDIANAPOLIS WIK—  
11:00-11:30 a. m., musical program.  
11:30 a. m., weather reports and weather forecast (485 meters).  
12:00-12:30 p. m., musical program.  
2:00-2:15 p. m., musical program.  
3:00-3:15 p. m., musical program.  
5:00 p. m., baseball results.  
6:00 p. m., musical program.  
7:00 p. m., time and weather reports (485 meters).

INDIANAPOLIS WVOH—  
Daily.  
10:00-11:00 a. m., musical program, market reports.  
1:00-2:00 p. m., musical program and market reports.  
4:00-5:00 p. m., baseball results, musical program.  
CHICAGO (central daylight saving time)—  
Daily.  
8:00 to 9:00 p. m., musical program.  
9:00 p. m., news and sports.  
SCHENECTADY (N. Y.) (eastern time)—  
Daily.  
7:00 p. m., market quotations and weather reports.  
7:45 p. m., musical program.  
PITTSBURG (eastern time)—  
Daily.  
6:00-9:00 p. m., address and musical program.  
9:00-9:30 p. m., news and sports (United Press).  
9:30 p. m., Arlington time signals.  
NEW YORK (N. Y.) (eastern daylight saving time)—  
Daily.  
7:00 p. m., market quotations.  
10:30 p. m., Arlington time signals.  
DETROIT (MICH.) (eastern time)—  
7:00 p. m., musical program.  
Daily.

reading, Mrs. Avery Oker; recitation, Dorothy Frazee; song, "Washed My Hands This Morning," Maxine and Mary Katherine Stanley; address, Rev. Max Sheffer; collection; song "Scatter Beams of Sunshine," twelve girls; good-night drill, six girls; closing prayer, Rev. Max Sheffer.

Avery Oker and Will Dils spent Saturday in Cincinnati; Mr. and Mrs. A. B. Parks delightfully entertained at their beautiful country home east of Boston, in honor of a few of their friends. An elaborate dinner was served at 1 o'clock. Those present were Mr. and Mrs. John Phenix, Mr. and Mrs. Albert Short, George Phenix, Mr. and Mrs. Russell Scarce and children, Billy and Bobby, Mr. and Mrs. Moses Myers and Miss Bernice Baker, of West Alexandria, were guests Sunday of Mr. and Mrs. Howard Davis and family.... Mrs. Oker spent Sunday with her son, Avery Oker, east of Boston.... Mr. and Mrs. Alvin Ketron and children will leave Monday to motor to West Unity, Ohio, to spend

their vacation.... Mr. and Mrs. Charles McCaffery, Miss Irene Alvey and Harold McCaffery motored from Muncie Sunday to spend the day with Mr. and Mrs. Clifford Alvey and family.

HAWTHORN HILL, Ohio—A surprise dinner was given in honor of Mr. and Mrs. Robert Neanover's fifteenth wedding anniversary. All came with well filled baskets. Those who attended the surprise were Mr. and Mrs. Frank Veredge, Mr. and Mrs. Bert Jefferies and son, Robert, Elmer Davis, Jennie Hagar, John Veredge and son, Richard, Lynn Fulton, all of Richmond; Dennis Murray, and Lawrence Neanover, of near Camden, Mr. and Mrs. Charles Kerlin and daughter Helen, of Chester, Ind., Mr. and Mrs. George West and son, Robert, Mr. and Mrs. Elbert Huffman and family, and Miss Minnie Mann, of Eaton, visited Mr. and Mrs. James Kuth, of New Paris, Sunday. Afternoon callers were Mr. and Mrs. Ola Potts, of Eaton, Mr. and Mrs. Will Potts and family and Miss Lucile McKee, of Youngstown, Ohio.... Andrew Sanders of near West Alexandria, spent one day last week with his sister, Mrs. Otto Geir.... Mrs. Sarah Neanover has been very ill, but is improving.... Hubert Hathaway of Springfield, is visiting his cousin, Miss Arline Potter.... Mr. and Mrs. James Bechtel and daughter, Lucille, visited Mr. and Mrs. John Orr and son, Myron, Sunday afternoon.... Mr. and Mrs. Homer Cupp and son, Eugene, attended a picnic dinner which was held at the home of Abe Phenix, near Camden, Sunday.... Mr. and Mrs. Will Emerick of Eaton, Mr. and Mrs. James Weist and son, Donald, visited George Weist Sunday afternoon.... Miss Edna Huffman, who spent three weeks with Mrs. James Kuth, of New Paris, returned home Sunday.... The farmers in this vicinity have been busy cutting wheat and making hay.... Lee Mann visited Elbert Huffman and family, Friday morning.... Mrs. Charles Kerlin and daughter, Helen, spent the week with her sister, Mrs. Robert Neanover and family.... Mr. and Mrs. Elbert Huffman and sons were callers Monday evening on David Mann and family.... James Tuttle, of near Eaton, spent from Friday to Sunday with Mr. and Mrs. Elbert Huffman and family.... Mr. and Mrs. Walter Jefferson, of near Eaton, entertained Mr. and Mrs. Mack Cohee, Mr. and Mrs.

Ed Jefferson and family, Sunday.... Mr. and Mrs. Paul Geis spent Sunday with Mr. and Mrs. Herman McGee, of near Eaton. Miss Liddy McGee is spending this week with her sister, Mrs. Paul Geis.

into a feeling which the jurors may have had in this particular case." The judgment was reduced to \$7,500.

"Very Nice Young Lady" Loses Part of Damages

(By Associated Press)  
CLEVELAND, Ohio, June 27.—Because a common pleas judge told a trial jury that Helen Burke was a "very nice young lady" Miss Burke loses a quarter of a \$10,000 judgment she had secured against the Cleveland Railway company for injuries, according to a recent decision of the court of appeals.

Judge Willis Vickery, one of the appeal judges, said he was unable to understand why a "very nice young lady" is entitled to recover more than a very ugly old woman, if the injuries were of the same nature, adding that the remark of the trial judge "enters

Corns? here is relief

Dr. Scholl's Zino-pads

Put one on—the pain is gone

For quick and lasting relief from corns, callouses and bunions, there's nothing like Dr. Scholl's Zino-pads. They get at the cause; protect against irritation and pressure while they heal. Zino-pads are thin, antiseptic, waterproof. Absolutely safe! Just try them once. Special sizes for corns, callouses, bunions—at druggists' and shoe dealers.

SAVE YOUR STOMACH with

JAQUES' Little Wonder Capsules

Quick Relief for INDIGESTION DYSPEPSIA CONSTIPATION

No Mucus No Bother Just take one or two capsules

On sale at Thistlethwaite's Drug Stores, Richmond, Ind., or 50 cents by mail postpaid for large package from Jaques Capsule Co., Plattsburg, N. Y.

PREMIER DRESSING, 15c

ideal for sandwiches.... 15c

Clover Leaf Grocery

603 Main Phone 1587

The Loaf They All Enjoy

ZWISSLER'S BETSY ROSS BREAD

Sold by All Groceries

ZWISSLER'S 28 S. 5th St.

Tomorrow is DOLLAR DAY

See Us For Big Specials

O. E. Dickinson 523 Main St.

One of Them is Sure to Have Your Number

See if one of the little ads in the "Barter And Exchange" column isn't offering just the thing you've been wanting.

You'll find the offers of people who are anxious to trade all sorts of things for others that you own, but don't use.

Watch for the ads that are talking to you in Classification 51A from day to day!

SWAP—And the World Swaps With You!

Copyright, 1932, by Basil L. Smith

The Bank for ALL the People

2nd National Bank

Cars Greased and Oiled a Specialty

Overland-Richmond Co. K. of P. Bldg. S. Eighth St.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest

DICKINSON TRUST COMPANY "The Home For Savings"

Shudebaker Motor Cars

Brower Auto Sales Co. Phone 6019 21-23 South 7th Street

Easy payments if you wish

Romey Furniture Co.

920-926 Main Street

Sunnysuds Electric Washer & Wringer

Let us show you the rigid frame of heavy steel, the six sheet copper tub corrugated and equipped with a sediment zone, the 4-position aluminum wringer, the 1/4 H. P. splash-proof motor. Let us show you how rapidly and silently it washes household linens and clothing of every nature.

SAFETY FOR SAVINGS —PLUS— 3% Interest