

In Confidence



Readers desiring a personal reply can address Miss Flo, in care of this newspaper.

THERE IS A 1924
STANDARD FOR GIRLS

Dear Miss Flo—I am a young woman of 24. I possess a reasonable amount of intelligence. I am neither ugly nor ignorant, but I am the most unpopular girl in town. My friends tell me that I am too prudish—too old-fashioned, and that men prefer flippancy and flapperisms to intelligence and modesty. Now I simply cannot be a flapper with no other aim in life than a good time. Why do men prefer the empty shallowness of the flapper to the wisdom and industry of the modest girl?

B. B.

I think, B. B., that you rather exaggerate things. Men do appreciate the qualities you mention, but sometimes the outside glitter of the butterfly fascinates them, and they are ensnared to such a degree that it is impossible for them to know whether the glitter is merely an outside polish

or solid gold. For that reason, we occasionally see pretty, shallow, foolish girls carrying off the marriage prizes that should, by all logical reasoning, go to the domestic woman who makes the most efficient wife in the world when she has a chance to prove it.

Then, too, there are extremes, neither of which go well with a man. Sometimes a girl is too prudish. Sometimes she sets a standard of morals for herself which would have been popular a generation ago. The girl of today is decidedly different from the girl of yesterday, and the old standard won't work.

Things that were considered positively immoral a hundred years ago are accepted without question today. It isn't that the morals of women have been lowered. It is simply that they have a greater degree of freedom and independence, and they are using it.

The girl of today, who wishes to enjoy a fair share of popular-

ity, must keep up with the times. She must unbend to a certain extent, and, figuratively speaking, learn to jazz. I am not advising you to do anything which your conscience tells you not to do, but perhaps you are too much like a girl I know.

She goes through life ready to be embarrassed at the least provocation, and she is always afraid that her conduct will be misunderstood. She tries to avoid trouble so ostentatiously that she is constantly finding herself in embarrassing positions. She wouldn't think of doing this—nor think of doing that—it might not look well.

As a result she is always creating the wrong impression. She frightens her friends away. They laugh at her, and she is very much hurt at their lack of regard for her feelings. She is facing a slick-haired sheik, who carries his young man comes along and is sufficiently interested to try and force her to lose her prudishness and broaden her outlook on life. This is one extreme.

The other extreme, no more popular with men than the first, is the girl who will go to almost any limit to be thought a good sport. She is a silly creature, and her only ambition is to chase butterflies.

Your Credit's Good ————— So Don't Fail to Remember
Your Dear Ones at Homes and Your Friends by Coming to

Geo. Kelly's Department Store

And Pick Out a Xmas Present for Them and Pay the Bill After Xmas
Your Can Use Our Convenient Club Plan If You Wish

Make the Little Ones Happy
\$4.50 Dandy Bikes

Rubber tired wheels for boys or girls. Thursday, Friday, Saturday



\$2.25

Beautiful Electric and Gas Floor
and Table Lamps (every kind)
Prices from \$4.25 to \$65.00



White Gold Wrist
Watch, \$19.75



Gents' O. F. 12 Size
Polished Keystone
Case, plain or fancy
dials, Elgin move-
ment \$22.50 to \$95

Doll Coaches, \$2.50 to \$20.00
Doll Beds, \$9.00 to \$18.50
Child's Rocking Chair, Plain Reed
and Upholstered, \$4.50 to \$7.50



Handsome Coats
for Women and
Misses

Bolivias, Angora Suede
and double-faced coat-
ings. New Browns,
Greys, Pennys, Black
and Navy.

\$60.00 for \$39.50

Women's & Misses
Smart Dresses
\$19.75, \$24.50,
\$29.50

Beautifully fashioned
from Canton Crepes,
Crepe de Chine, Flat
Crepes, Poiret Twill
and Jerseys.

\$1.00 per week



Diamond Rings,
Wonderful Bar-
gains, \$35.00

Overcoats and
Suits for Men
and Boys. Stylish
Usters in Guard
and College
Models.

A Smart Soft
Hat and Pair
Shoes, complete
outfit and pay
the bill on our
Club Plan.

A 20 Per Cent. Reduction made on all of our big stock of Living Room,
Dining Room and Bed Room Suites. Golden Oaks, French and Ameri-
can Walnuts, Ivory, Velours and Tapestries. Box frames and over-
stuffed.

Bargains in Sewing Cabinets, Smoking Stands, End Tables, Book Rack,
Tea Wagons, Odd Chairs, Phonographs

EDISON PHONOGRAPHS AND RECORDS

Geo. Kelly's Department Store

1814-16-18-18½ ATLANTIC AVE.

ATLANTIC CITY, N. J.

Stanley Company of America

GUARANTEEING PRINCIPAL AND INTEREST

\$400,000

Stanley Company of Atlantic City, N. J.

First (Closed) Mortgage 6% Guaranteed Sinking
Fund Bonds (on Leasehold)

Dated January 1, 1925

Due January 1, 1934

Interest payable January 1 and July 1, without deduction for Federal Normal Income
Tax up to 2% per annum. Coupon bonds issued in denomination of \$1,000.
Redeemable as a whole, at 102 and accrued interest to date of redemption; or
by lot for the Sinking Fund on January First of each year from 1927 to
1933, both inclusive, upon thirty days' notice at 100 and accrued interest

A sinking fund will be provided sufficient to redeem the entire
issue by maturity

Equitable Trust Company, Atlantic City, N. J., Trustee

The following information is furnished to us by Mr. Jules E. Mastbaum, Presi-
dent of the Stanley Company of America and the Stanley Company of Atlantic City,
N. J.:

STANLEY COMPANY OF AMERICA

"The Stanley Company of America, which guarantee these bonds, principal and
interest by endorsement, was incorporated in June, 1919, as a consolidation of various
representative organizations engaged in the exhibition of motion pictures, and in the
promotion of public entertainment, principally in and about the City of Philadelphia.

"At the time of incorporation, the Company's theatres numbered twenty-nine, all
located in Philadelphia and Camden. Since that time this number has been increased
to eighty-seven, all of which are owned or controlled by the Stanley Company of
America. These theatres are situated in Philadelphia, Harrisburg, Reading, Allentown,
South Bethlehem, Pottsville, Wilkes-Barre, Scranton, Pittsburgh, Chester, West
Chester, Camden, Atlantic City, Baltimore, New York City and Washington, D. C.

"In September, 1923, an alliance with the B. F. Keith interests became operative
whereby the vaudeville houses of the Stanley Company of America now offer Keith
attraction in Philadelphia.

FINANCIAL

"The Stanley Company of America owns valuable real estate and leaseholds in
Philadelphia and surrounding cities. The present market value of these properties is
estimated to be approximately \$5,000,000 in excess of the values carried on the books
of the Company.

"The market value of the outstanding stock of the Stanley Company of America
is in excess of seven million dollars.

STANLEY COMPANY OF ATLANTIC CITY

"The entire capital stock of the Stanley Company of Atlantic City is owned by the
Stanley Company of America. The officers of the Atlantic City Company are also
officers of the Stanley Company of America.

SECURITY

"These First Mortgage Guaranteed Sinking Fund Bonds are secured by a closed
first mortgage lien on the leasehold with improvements thereon, upon the property
extending 170 feet along the Boardwalk and 170 feet along Kentucky Avenue. The
site is one of the most desirable in Atlantic City, being situated on the Ocean Front
in the heart of the hotel, shopping and theatre district.

PROPERTY

"Upon this property are now situated modern stores, facing the Boardwalk. All
of these have been occupied continuously since their erection by responsible tenants
operating high-class retail establishments. The property will be further improved by
the erection of a motion picture and vaudeville theatre of the most modern type of
construction and design, having a seating capacity of about 2,000 people. The estimated
cost of this improvement is approximately \$700,000.

VALUES

"The value of the leasehold property after completion of the new building has been
appraised at more than \$1,200,000 by responsible real estate experts.

REVENUES

"The revenue from the stores amounts to \$110,000 annually. This income, together
with the estimated net income from the operation of the motion picture and vaudeville
theatre, after deducting all operating expenses and real estate taxes, is estimated at not
less than \$170,000 per annum. These estimated net earnings are at the approximate
rate of 7.1 times the maximum interest charges on this issue, and 2.3 times the combined
maximum interest and sinking fund charges.

THE LEASE

"The Stanley Company of Atlantic City has acquired the lease of the ground, which
extends until September 30th, 1957, or nearly 23 years beyond the maturity of these
bonds. The lease has been assigned to the Equitable Trust Company of Atlantic City,
Trustee, and provision is made that no mortgage or lien can be created on the land or
buildings ranking prior to or ratably with this mortgage during existence of the
mortgage.

SINKING FUND

"The mortgage provides for a sinking fund beginning January 1, 1927, sufficient to
retire \$50,000 of these bonds annually. The sinking fund is to be applied by the Trustee
to the purchase of the bonds in the open market if obtainable at or below 100 and accrued
interest, or if not obtainable, to the redemption of bonds by lot at 100 and accrued
interest. Through the operation of the sinking fund the equity in the mortgaged prop-
erty will be constantly increased and all of the outstanding bonds retired by maturity."

We offer these bonds when, as and if issued, subject to the approval of legal
matters by counsel. It is expected that Intrim Receipts will be ready for delivery on
or about December 10, 1924.

Price 98½. To Yield Nearly 6.20%

Interest at the rate of 6% per annum will be deducted from the purchase price from
day of delivery and payment to January 1, 1925.

Bond Department
Equitable Trust Company
Atlantic City, N. J.

The statements herein have been accepted by us as accurate, but are in no event to
be construed as representations by us