



### Make a Further Investment With Your Christmas Savings Checks Buy One of Our Diamonds

They're guaranteed fully 10 per cent less than any other dealers, and you are urged to put them to the strictest comparison. We pay express charges on out-of-town selection packages, and invite a visit.

**JULIUS GOODMAN**  
3 South Main

Open Evenings Until Christmas

### CHRISTMAS SAVING CHECKS SENT OUT TOTAL \$250,000

A quarter of a million dollars was mailed out Tuesday to members of Christmas savings clubs of two Memphis banks—the American Savings Bank & Trust company and the Solvent Savings Bank & Trust company. The latter bank is a negro institution. The American Savings bank disbursed almost a quarter of a million in Christmas savings checks, while the Solvent bank distributed \$75,000 in coin of the realm. This shows a falling off of a few thousand dollars, but accord-

ing to officials of the two institutions the deficit is more than made up in money invested in Liberty bonds, war savings stamps and other war securities. These banks have been distributing money via the Christmas savings club plan for the past several years, and have steadily grown until their members number into the thousands. Each year they furnish Christmas money to many people who otherwise would not have saved, and thus they encourage thrift among people generally. Another interesting feature in connection with the Christmas savings club plan is that fully half of the members re-deposit their money in the bank following the receipt of their checks, thus further encouraging the habit of saving.

It was one of the most wholesome features of buying life, in that it had a commendable object in every way. The Christmas savings clubs of the banks will start again by the first of the New Year, and it is expected that there will be the same personnel as saved this year, in addition to many recruits.

#### Your W. S. S. Pledge.

Check it up, see if it balances—then order your Xmas cigars from Samelson-Tadema, Extra or Marlowe. We have blades for all safety razors. adv

#### PLANS PECAN CLUBS.

BLUE MOUNTAIN, Miss., Dec. 10 (Spl.)—To encourage pecan culture in Tipah county, A. C. Anderson, editor of the Southern Sentinel, has projected a plan to form the boys of the county into pecan clubs, promising to supply them with choice nuts for planting, and expecting the boys to give the young plants their personal attention, perhaps offering prizes for the best results when the plan gets well under way.

### LIBERTY BOND STAMPS \$1,000 CLUB ARE SOUGHT BY C. OF C. Pledgers Are Urged to Make Good on Promise and Thus Get Place on Standing Honor Roll.

Do you want to become a member of the permanent patriotic roll of honor containing the names of all who have purchased \$1,000 worth of war savings stamps now being prepared by the Chamber of Commerce? If so, communicate to that organization whether or not you have purchased the stamps you agreed to buy when you became a member of the \$1,000 club. If you have already redeemed your pledge it is necessary only to communicate that fact to the Chamber of Commerce. If you have not already bought the stamps, it will be necessary for you to do so before you can secure such honorary enrollment. This applies to all members of \$1,000 clubs, regardless of whether they signed up with the Chamber of Commerce or any other organization in Memphis. It is the only body that will make up a permanent honor roll and it is anxious to have every man or woman who has agreed to buy \$1,000 worth of stamps on that roll as part of its permanent patriotic records.

D. M. Armstrong, chairman of the Liberty Bonds and Savings Committee, called Tuesday on the Chamber of Commerce, the Cotton Exchange, the Merchants' Exchange and other organizations explaining this plan and he believes that it will greatly stimulate stamp pledge redemption among the larger buyers. It is apparent that those who agreed to buy small amounts of stamps are redeeming their pledges with greater rapidity than those promising to take larger amounts. This is one of the outstanding features of the campaign thus far. The first step in redeeming pledges is to locate your pledge card. It is at one of two places, headquarters in the basement of the Commercial Trust and Savings bank or at the place you designated when you signed it. Only a fair percentage of the authorized agents have turned over to headquarters the pledge cards they held and if your pledge card has not been turned in, it is still in the hands of the agent you specified on registration day. If you are not sure where your card lies, go to headquarters and ascertain whether it is there. If it is not among those turned in, you have a right to call on the authorized agent you designated when you signed the card. There appears to be considerable confusion about where the cards are and those in charge at headquarters ask that this explanation be made so that you may proceed with intelligence and without unnecessary delay in locating your card preparatory to its redemption. Good progress was reported Tuesday with the redemption movement and much satisfaction is expressed at headquarters over the manner in which the campaign is yielding results. There are still thousands of cards on which nothing has been paid, with the result that efforts are being redoubled to bring into play the part of every signer of a pledge the solemn moral and patriotic obligation that rests on him to give it his immediate attention.

**Fine Cigars for Xmas.**  
Tadema, Julia Marlowe and Extra, at Samelson's in special Xmas boxes, all sizes—order them now. Safety razors and blades. adv

#### LOKO AVIATORS VISIT NEWPORT; SHIPWRECKED

NEWPORT, Ark., Dec. 10. (Spl.)—Lieut. Page and Cadet Johnson, of Ebbets field, Lonoke, Ark., flew here yesterday in a Curtiss airplane. There was a cotton field near the Littleton Brothers cotton gin. In attempting to turn around, the Curtiss airplane struck a fence and was demolished. The occupants escaped injury. Cadet Johnson, on the evening train for Lonoke, Lieut. Page staying here to ship the damaged machine back to Lonoke. The aviators were here to locate a landing field for Newport. A site was selected just south of the city at the foot of Walnut street. The city of Newport is putting this field in shape and it will be ready to receive flyers by Tuesday.

#### SOUTHERN COMMERCIAL MEN HEAR OFFICIALS

BALTIMORE, Dec. 10.—The tenth annual convention of the Southern Commercial Congress continued its session here today at section meetings held simultaneously in different places. These included the annual meeting of the house of Southern governors; a conference of mayors of Atlantic and Gulf coast cities on the subject of inland waterways and a conference on banking and finance in relation to world trade. Among names of speakers on the program for today's meetings were those of Secretary Commerce Redfield at the mayors' meeting and Secretary of the Treasury McAdoo at the Southern governors' conference.

#### LLOYD GEORGE ASSERTS NO MISTAKES MUST OCCUR

LONDON (via Montreal), Dec. 10.—In concluding peace, the allies must not make the same mistakes that Germany made in connection with Alsace-Lorraine in 1871, Premier Lloyd George said in the course of the day. He made to the meeting of women in Albert hall yesterday. The peace must be just, he declared, because it breeds justice, and commands acceptance while vengeance stirs up wrath and breeds vengeance. The premier contended that the peace must be a stern one, however, because it must have "the atmosphere of justice as well as the equity of justice." The premier reaffirmed his declaration that the Germans in the United Kingdom should be expelled from the cause they had abused its hospitality and should not get another chance.

#### ARKANSAS RED CROSS ROLL CALL SET DEC. 16-23

LITTLE ROCK, Ark., Dec. 10.—Gov. C. H. Brough today issued a proclamation designating the week of Dec. 16-23 as Red Cross roll call week, and urging every resident of the state to voluntarily enroll as a member of the American Red Cross.

#### The Dead

W. A. Caruthers. WHITEVILLE, Tenn., Dec. 10. (Spl.)—After a short illness, William A. Caruthers died here Sunday. He was 80 years of age and had led an active life and was at one time trustee of the county and later a member of the legislature from Hardeman county. He was a Confederate soldier and was wounded at the battle of Shiloh. He leaves a wife, Mrs. W. A. Caruthers, of Turrell, Ark., and four daughters, Mrs. C. R. House, of Whiteville; Mrs. Knox Stuckols, of Bolivar, Tenn.; Misses Loh and Ada Dee Caruthers, of Whiteville. Burial will take place at the old family cemetery, near New Hope church.

#### Mrs. Eliza Mitchell.

GRENADE, Miss., Dec. 10. (Spl.)—Mrs. Eliza Mitchell, 80, died at her home in Grenada Saturday. She had long been a member of the Baptist church and stood for everything that was for the uplifting of humanity.

#### BLUE MOUNTAIN GIVEN HISTORICAL LIBRARY

BLUE MOUNTAIN, Miss., Dec. 10. (Spl.)—Mrs. L. E. Barton, wife of Dr. L. E. Barton, of Payetteville, Ark., and head of the school of health in Blue Mountain college, has made the first donation to Blue Mountain college since the recent announcement of its forthcoming transfer to the Baptist conven-

# H. J. Summerfield THE HOUSE OF FASHION

## Unusual Price Concessions in Women's Fashionable Apparel

Radical reductions emphasize the greatness of these wonderful bargains. The superior styles give wide range for satisfactory and individualized selection at a tremendous saving. Our Fur Section offers timely and unusual buying opportunities for Christmas gift-buying.

### Fur Trimmed and Silk Lined Smart Winter Coats

Fur-collared, plain tailored coats, lined with guaranteed silks and satins; \$58 values; special	\$25	Distinctively tailored Coats, materials, Evora Cloth, Bolivia, Crystal Coats, etc.; \$98 values; special	\$65
Fur-trimmed Coats, luxurious fur-collars of Nutria, Seal, etc. Every new material; \$75 values; special	\$45	Ultra fashionable winter coats, developed of the season's newest materials; values up to \$125; special	\$85

### Handsome Collection New Tailored Suits

The most desirable style themes are incorporated in this beautiful assemblage of individualized suits. Materials represented are Duvet de Laine, Silverstone, Wool Velour, Gaberdine, Oxford Cloths, etc. Some are fur trimmed, others plain tailored. Practical, serviceable models, sacrificed at—

## \$35, \$45, \$65, \$75, \$95

### Hudson Seal Muffs

Newest Shapes

Genuine Hudson Seal Muffs, developed in all the new full shapes, rich in appearance and a wonderful value. Hand-somely lined with rich silk—special ring attachment—Special—

## \$19.75



### Rich Pointed Fox Sets

Beautiful Modes

This collection represents choice selected Pointed Fox Sets, developed in handi-crafted styled scarfs and muffs. Correctly fashioned and expertly matched; special at

## \$75

### Handsome Fur Scarfs

Distinctive, Smart

Choice of Black Lynx and lustrous Fox and Taupé and Brown Wolf Scarfs, with animal head and full bushy tails. Excellent \$65 values; special.

## \$35

### Sale of Rich New Furs

Affording Unusual Advantages for Gift-Givers

Our entire collection of smart, exclusive Furs and Fur Pieces is included in this exceptional offer at—

## 20% to 25% Off

Our regularly marked prices. Christmas gift-givers will welcome this opportunity of selecting a worth-while gift at a tremendous saving. Choice peltries, expertly matched, await your choosing, developed in handsome, luxurious

## Coatees, Capes, Scarfs, Muffs, Stoles, Neckpieces

Original Price Tags Remain

### Fox Scarfs and Muffs

Finest Quality

Finest Kamchatka and Taupé Fox Scarfs and Muffs—superb and distinctive, also generous assortment of Valtia Fox and Rich Georgette Lynx Sets. Originally priced \$225; special

## \$145



## The Farmer Receives More Than Five Thousand Dollars a Minute From Swift & Company

This amount is paid to the farmer for live stock, by Swift & Company alone, during the trading hours of every business day. All this money is paid to the farmer through the open market in competition with large and small packers, shippers, speculators and dealers. The farmer, feeder, or shipper receives every cent of this money (\$300,000 an hour, nearly \$2,000,000 a day, \$11,500,000 a week) in cash, on the spot, as soon as the stock he has just sold is weighed up. Some of the money paid to the farmer during a single day comes back to the company in a month from sale of products; much does not come back for sixty or ninety days or more. But the next day Swift & Company, to meet the demands made by its customers, must pay out another \$2,000,000 or so, and at the present high price levels keeps over \$250,000,000 continuously tied up in goods on the way to market and in bills owed to the company. This gives an idea of the volume of the Swift & Company business, and the requirements of financing it. Only by doing a large business can this company turn live stock into meat and by-products at the lowest possible cost, prevent waste, operate refrigerator cars, distribute to retailers in all parts of the country—and be recompensed with a profit of only a fraction of a cent a pound—a profit too small to have any noticeable effect on the price of meat or live stock.

**Swift & Company, U. S. A.**  
Memphis Local Branch, 31-37 Union Avenue  
J. H. McPherson, Manager



## Let Us Cash Your Xmas Savings Club Check

# A CHEERY XMAS

Sing—Play—Dance and Be Merry

The clouds of gloom are lifted—there has not come to this generation a greater justification for a perfectly Merry, Cheery Xmas than this. Let there be music aplenty and the best that can be produced.

## Kimball Pianos, Player-Pianos Kimball or Pathe-Pathephones

Gifts of usefulness, beauty and endurance—educational, refining, entertaining. Nothing can have greater qualities than these—surely.

### The Kimball Piano

Is endorsed by the world's greatest artists. They acknowledge that it has contributed much to their technique and fame, and its majestic, luxurious lines—its pure, meltingly sweet singing tones—have placed it in the world's highest piano aristocracy.

### A Kimball Player-Piano

Pure tone quality—perfect construction—and the wonderful expression of the Kimball—render it a favorite with the most exacting critics—an indispensable article in the homes of those who appreciate the best music correctly interpreted and pleasingly executed.

### A Kimball or Pathe Pathophone

An Ideal Gift

Cheer and happiness go with it. Few gifts provide such thorough amusement for young and old. The world's best bands, orchestras, comedians and super talent in all lines go with it.

Buy now before prices advance further, due to government tax and shortage on account of factories being unable to get into full producing capacity for a year to come. Out-of-town buyers write for catalog. Liberty bonds and war stamps accepted.

## W. W. Kimball Co.

160 MADISON R. M. HAM, Mgr.

Southern woman of ante-bellum days, the prize being offered by Dr. Dunbar, represented the West Point club most excellent pen-picture of the production on this theme to be presented by one of the Federated Women's clubs of the state. Mrs. Barton represented the West Point club and won the prize.