

You are Cordially Invited to make use of the privileges of the CHRISTIAN SCIENCE READING ROOM

119 East Central Avenue Hours 9 to 12 a. m., 1 to 5 p. m. 7:30 to 9 p. m. except Wednesdays and Sundays Maintained by First Church of Christ, Scientist, of Highland Park



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Christmas Presents—Who does not appreciate them? No moderately priced object displays more art work. They lend a decorative touch to a room.

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(CONTINUED FROM FIRST PAGE)

claim is collected the association renits to the merchant the amount less expenses and commissions which go into the general maintenance fund of the association. The association also issues to every member a daily report of the filing of suits, mortgages, deeds and other court records which may have a bearing upon the credit-standing of individuals or firms.

After the association has been in existence for a year or two, its files will furnish information concerning the credit of nearly every individual in the community. The association can with profit to itself issue a rate book in which is shown the credit rating of the people whose names are in the association files. Such a book is found invaluable to the business men of the community because on the individuals listed it gives information of similar character as Dunn & Bradstreet's reports on business enterprises. The maintenance of a credit association will not be found to be costly in comparison to its value in the protection of the merchants and safe guarding them against the constant danger of bad debts.

"Credit"

Westminster Guild

The Westminster Guild met Tuesday afternoon with Mrs. E. P. Knapp, 500 Glencoe Ave. Miss Edna Van Riper sang. Miss Edith Moss and Miss Katherine Yoe assisted the leader in the discussion of "Immigration." Several new members joined the society that afternoon. Mrs. H. B. Roberts, Mrs. George, Caleb Wright, Mrs. William French, Mrs. Henry Atwater, and Mrs. Arthur Lyle Gourley. The next regular meeting will be held after Christmas, January 6th, at the residence of Miss Katherine Yoe, 550 Hazel Ave.

Embarrassing.

"Mamma," said Mary, eight years old, "I'm glad I'm not a boy." "What makes you feel that way?" said mamma. "Well, I think if I were a boy I would be so embarrassing to propose," she replied.—Indianapolis News.

Pessimistic.

"I suppose your baby sister cries, don't she?" "Cries? Why, she just seems to loon on the dark side of things all the time."—Philadelphia Record.

Many a great effort in life owes its final success to the sound of a faint cheer.



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We can also supply you with Mucilage, Library Paste, Glue, Bristol Board, Blotters, Little Calendars and other articles for making gifts such as Scrap Books, Desk Pads, Calendars

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