MIGHTY TIGHT MONEY & &





—By Ellis Parker Butler

ILLUSTRATED BY BERT N. SALG

Should a Business Man Engage a Very Pretty Stenographer to Interview Creditors?—Read the Thrilling Experiences of Mr. Bipps, a Busy Builder, Who Is Vamped and Re-Vamped.

MRS. BIPPS stopped at the Sav-ings Bank and drew out \$2.

street of Glen Hutter, New Jersey, She had not thought this of Henry.

and erected houses on them, and with Kitty Clark again. made, he hoped, a profit. Mrs. Bipps

Mrs. Bipps did not leave the \$2.
Mrs. Bipps did not leave the \$2.
Mrs. Bipps did not leave the \$2.also hoped he made a profit.

Unfortunately, Mr. Bipps was doing had to owe money to all the dealers before night he can drive out for it. in lumber and lime and nails and "All right, Mrs. Bipps. I'll tell him. by giving a mortgage for \$2,000 to to stop in before lunchpay for the lot, he usually received Bipps," said Mrs. Bipps. The girl from the purchaser of the house \$600 showed no sign of resentment. to \$1,000 in cash, and a second mort- "All right, gage for \$7,000, which the purchaser a wrist watch that must have cost ninety dollars at least (and she getwas supposed to pay "the same as ting, officially, fifteen dollars a bell ringing. rent." in easy monthly instalments, week) but it was the glance she cast short period, "Oh, fudge!" and threw She just did not care to have that ton truck the house back on Mr. Bipps' hands. girl look at her clothes that way; not Then Mr. Bipps had to sell it again.
The result, what with trying to pay more or less to the dealers in materials, build his houses, keep them sold, and worry about the inevitable strikes, was that Mr. Bipps nad a brow deeply creased by care, and was the brow deeply creased by care, and was to sell it again.

Then Mr. Bipps had to sell it again.
The Mr. Bipps had to sell it again.
The maybe I won't be home until late, If you're tired don't wait up for me.

We want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows when Mr. Bipps Caggerty, seald didn't hound the life out of me. If I want to bust me and get ten houses, was that I've got.

We won't he went to it and called up Caggerty. Sold in the ed to build three houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows you want to bust me and get ten houses. Back last year you fellows when Mr. Bipps, Caggerty, she said, "hound the life out of me. If I want to bust me and get ten houses. Back last year you fellows when Mr. Bipps, Caggerty, "Sold in the ed to house when the set is! Here's what I've got. Do house. Back last year you fellows when the set is! Here's what I've got. Do house when the set is! Here's what I've got. Do house. Back last year you fellows when the set is! Here's what I've got. Do house. Back last year you fellows when the set is! Here's what I've got. Do house. Back last year you fellows when the set is! Here's what I've got. Do house. Back last year you fellows when the set is! Here's what I've got. Do house. Back last year you f

to build three houses at a time, in- Hutter Lumber Company to "shut handy." stead of the usual two. For this down on" Mr. Bipps and to advise changed, and he was suffering from too large and has been running longlend him. In this crisis he appealed him, wrote a receipt and departed.

or a keg of nails, and dashing away was waiting for him. Miss Cammer had gone to Cali- on accountfornia, and now Mr. Bipps gave his order and instructions to Miss Kitty the Eagle Sand Company came in. Clark. She was his new office help. Then she would converse a while day? Money's tight—" with Miss Cammer. A pleasant break "Well, we don't want to crowd you,

342.98, and as she turned away Mrs. Bipps Overpowered

from the paying teller's window she two tears, one from each eye, A T her first glance Mrs. Bipps felt as if someone had struck her a or she had hoped never, never to sudden and irresistibly heavy blow draw out that money, which she had on the heart. It was merely that saved dollar by dollar. On entering the bank she had meant to draw out the world, with lip paint, eyebrow \$2.343.98, but the teller had advised blackening, rouge on cheeks, legs in her to leave \$1.00 on deposit, so that breath-of-silk, ear dangles, and the the account would be "open." The limit in man-catching clothes. And there were, possibly, in Glen Hutter, teller hated to "close" an account. New Jersey, and the adjacent city Mrs. Bipps walked three blocks up of New York, several hundred thous-Hutter street, which is the business and girls willing to take this office

and turned down Willow street for When she was out in the air again. two blocks. There she came to the away from the overpowering odor of yellow frame building that was her Equatorial Tuberose perfume, she could not think even that of Henry. She would not! But she never en-Mr. Bipps was a builder, a "specutered the little office again. lative builder. Mr. Bipps bought lots never willingly came face to face

Bipps had needed it immediately. "My husband is not here-I'm Mrs. business, as the saying is, on a shoe- Bipps?" she said. "Very well; if he string. He never had had enough does come in and asks if I have been string. He never had had enough in please tell him I have. Tell him capital, and it seemed that he never I'm going straight home from here, would have enough, to do business and that I have what he asked me comfortably. If he built a house he to get. Tell him that if he needs it

cement and heating apparatus with but I know he expected you to leave whom he traded. Then, if he began it here. The lumber man was going

goes astray. Pretty faces, neat the smoother streets of downtown, ankles, come-hither eyes never inankles, come-hither eyes never interested Mr. Bipps. He was, Mrs. and himself at his office, shut off

week. So I can't waste time coming

"Well, Bipps?"

"Well, Bipps?"

"Well, Bipps?" Bipps was sure, the sort of man that his engine with a jerk, and leaped home for dinner. I run out to a res- haugh," said Mr. Bipps, trying to asword; it is used in Glen Hutter.

Mr. Bipps, feeling that the housing situation was acute, had undertaken to build three houses at a time, into the office. He was not too late.

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The salesman for the Glen Hutter, a coule of weeks," said Mr. Bipps; the big lumber a couple of weeks, said Mr. Bipps; the big lumber and inquired, pleasantly enough.

"Then that ought to tide me over was acute to bank and get a quick bite—"

The salesman for the Glen Hutter, a couple of weeks," said Mr. Bipps; the big lumber a couple of weeks, said Mr. Bipps; the big lumber and inquired, pleasantly enough. "The that ought to tide me over ways does assume when he asks a favor, "Tve got a note due here to day. You know that, Well, how if I bay, say a thousand on the body of the unant and get a quick bite—"

The salesman for the Glen Hutter, a couple of weeks," said Mr. Bipps; the big lumber and inquired, pleasantly enough. "My wife couldn't quite get the name. Ways does assume when he asks a favor, "Tve got a note due here to day. You know that, Well, how if I bay, say a thousand on the couple of weeks," said Mr. Bipps; "The begin was acute, his a couple of weeks," said Mr. Bipps; "The big lumber. I run out to a responded at his bank and bay a couple of weeks," said Mr. Bipps; "The big lumber. I run out to a responded at his bank and bay a couple of weeks," said Mr. Bipps; "The big lumber. I run out to a responded at his bank and in the couple of weeks," said Mr. Bipps. "The that ought to tide me over that and what I can collect in advance from my buyers."

We would not be a couple of weeks, "Said Mr. Bipps, "The ball on the solid look that a debtor alation of wards and in the couple of weeks, "I have a couple of weeks," reason his usual condition of suffer- them to "take proceedings to collect eat at that awful place?" ing from mighty tight money had this overdue account, which is far mightily tighter money. He had bor- er than it should." He counted the rowed every cent his bank would thousand dollars Mr. Bipps handed

him out by putting her savings in his house," Mr. Bipps told Miss Clark, and dashed out of the office. He did Mr. Bipps was always bumping up not return to the office until three to his office door in his old rattletrap that afternoon, coming then for a of a one-ton flivver truck, dashing bundle of hinges, but the salesman into the office, grabbing a blueprint from the Glen Hutter Paint Company only

"Ah-now this-" he said, reach-Frequently, when Mrs. Bipps was 'downtown," she stopped for a moment or two at Mr. Bipps' office. Bipps. "My lord! you folks don't sually it was to get from Miss Cam-mer a five-dollar bill she had ar- Miss Clark, make a check for two ranged with Mr. Bipps to leave there. hundred for this man. That do, to-

in the home monotony of Mrs. Bipps' Mr. Bipps," said the sandman. "If a

life. Mrs. Bipps hoped her husband's hundred dollars would be easier for

National Drinks for Dry Finland

"Yes, I'll be at home, tell Mr

"Bank and then the Clay street

new office help would be someone youwith whom she could converse a while when she stopped at the office. Clark," said Mr. Bipps. "Easier? You As she opeped the office door she want to ruin me-wreck me: I-" Milk, Tea, Coffee, Thin Beer Become

H OW prohibition operates in Finland is told in The Grande Review, Paris, by a member of the international "dry" delegation which recently toured the country to observe the workings of the law: "We were determined to see whether alcoholism flourished in Finland," the correspondent writes, "and several friends of mine therefore made a personal enquiry or research. They went everywhere, into all pub-

in certain highly expensive restaurants it was possible to get a tiny glass of liquor, mostly served in a coffee cup, at an incredible price. "Finland went dry while it still was controlled by the Tsars, even earlier than the United States. Prohibition in Finland was voted by 75 per cent. of the voters, particularly in the country, where the mode of

lic emerprises, from the smartest to the lowest. They found out that

life is cleaner than in the cities. "However, the leaders of Finnish prohibition do not pretend that Finland is strictly dry. A great deal of work is still to be done in Finland in the way of enforcing prohibition. Yet it may be said safely that Finland's drinks are milk, tea, coffee and 2 per cent. beer. If a person wants water at the dinner table he has to ask for it."



Sometimes the purchaser did pay, and sometimes the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the purchaser said, after a bloom to some times the pu

Very Suspicious

you. We go in there and have a cup due to-day."

rows of houses, and now that you lips. So she kissed him; being that kind happens. Joe!"

tight and everyone pressing him for the bank. Next week-"

instruction to the long, lean, lank Miss Cammer, but this was no longer so. Miss Cammer had gone in 1871. four, and then eight, and then whole "Yes," said Mr. Bipps with dry "You look just about all in. You are

have tackled three at a time, you"! "All right," said Mr. Hammer-kill any man. probably bust higher than a kite." haugh; "we'll try it and see what "I know it,"

When his next note came due, Mr. fice, and the man from the Glen worry and all." thinking. With money so mighty declared. "Just had to meet a note at Henry?"

its paper to go bad. So Mr. Bipps its paper to go bad. So Mr. Bipps telephoned his wife.

"Now, listen, Mary," he said.
"I won't be out for dinner to-night, and maybe I won't be home until late. If I had never tried to build thee may be I won't be home until late. If I had never tried to build thee here it is! Here's what I've got. Do not be the get them an here, in this office, and you give them a clean, straight show-down. We'll have them all in, and lay our cards flat moment of peace. I wish to thunder them all in, and lay our cards flat moment of peace. I wish to thunder there it is! Here's what I've got. Do not be the get them an here, in this office, and you give them a clean, straight show-down. We'll have them all in, and lay our cards flat moment of peace. I wish to thunder them all in, and lay our cards flat moment of peace. I wish to thunder them all in, and lay our cards flat moment of peace. I wish to thunder there it is! Here's what I've got. Do not be the get them an here, in this office, and you give them a clean, straight show-down. We'll have the show them all in, and lay our cards flat moment of peace. I wish to thunder the way from downtown on the table. We'll saw 'Gentlemen, bere it is! Here's what I've got. Do not not be the get them an here, in this pones were jelly and his marrow was water.

"The going home," he said presently, raising his head, "I feel sort of with her arms full of heavy bundles, entered. From under them she held have the straight show-down. We'll have the straight show-down. We'll have the straight show them all in, and lay our cards flat was through! His bones were jelly and his marrow was water.

"The going home," he said presently, raising his head, "I feel sort of with her arms full of heavy bundles, entered to build the way from downtown by, raising his head, "I feel sort of washing the straight show-down. We'll have the strai

a profit on his building activity "Are You Busted?"

that lot on the other side of town, Bipps. "Yes, she does. She's fine, I tell "Joe, bring me Bipps' note that's where, if he pulled through this mighty tight money situation, he me so hard for money."

well, if I ever get out of the jam—"

"Of course," said Mr. Bipps, putting the best face on the matter that he could, "I want to reduce it the far side of the desk from Cagof coffee and a sandwich, or some- "Of course," said Mr. Bipps, put- might build another house later on. "get out of a jam. You have been make the new one for a month, if you gerty, explained why he was obliged in one jam or another all your life. want to. Pay off a thousand now, and to sell a builder's second merigage. am or another all your life. Want to Pay off a thousand now, and re in a jam when I married money was mighty tight, had to begin with the house mighty tight just now—"

Bright, crisp, snappy Mr. Caggerty listened with interest. The firm had sold Mr. Bipps most cif the lots he had hought and it had sold and re- list lever want to build any more." f furnished, and you've al- The cashier looked at the note Joe had bought, and it had sold and reor a keg of nails, and dashing away was waiting for him.

again. It had been that on these "Ah—our account—" said the Glen got ahead, and the speculative boild—" "All right. You pay a thousand It would have been a bad thing had sold quite a few of Mr. Bipps' houses.

working under a strain that would lit was for \$4,000 and he had to sell is only part of an evening in the contact of the second mortgages.

"No," said Mr. Bipps. "No, I ain't, and turn red and sputter.

brow deeply creased by care, and was back and catch her. He had to have led three houses at one time; I of that sort the lumber always hurrying here or there in a distracted manner.

"Never mind that: We won't have led three houses at one time; I of that sort the lumber was the lumber with the lumber all our cards on the table," said "and figure up how much ready by the lumber of the men who had bought lay in wait in his office from morn-like turned to Miss Clark.

"Never mind that: We won't have led three houses at one time; I of that sort the lumber was unit in the office from morn-like turned to Miss Clark.

"Make out a list of all I owe," he all our cards on the table, said "and figure up how much ready by the lumber was unit in his office from morn-like turned to Miss Clark.

"Make out a list of all I owe," he all our cards on the table, said "and figure up how much ready by the lumber was unit in his office from morn-like turned to Miss Clark.

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"Never mind that: We won't have "Never mind that: We won't have "Never mind that: We won't have "I out the lumber was unit in his office from morn-like turned to Miss Clark.

"Never mind that: We won't have "Never mind that distracted manner.

The Office Vamp

A Times, because money was all little short with his wife, speaking to abruptly, but he did mean well. Mrs. Bipps appreciated his trouble man to fall prey to a Kitty Clark; to abruptly, but he did mean well. Mrs. Bipps appreciated his trouble man to fall prey to a Kitty Clark; to abruptly, but he did mean well. Mrs. Bipps appreciated his trouble man to fall prey to a Kitty Clark; and allowed for them. And for one thing she was wholly thankful; Mrs. Bipps was not the sort of man wing swarps was not the sort of man wing till night. In January, Mr. Lipps went to his safe deposit box and get to the simply swarps was not the socause money was allowed for it will be better where shed dealer's salesman was waiting at the doffice any simply swarps was not the socause money was allowed for them. And for one things, because money was allowed for them. And for one things she was wholly thankful; Mr. Bipps was not the sort of man wing till night. In January, Mr. Lipps was not the socause money was allowed for them who had bought with the filter and with the office any office for it. Tight money's said manner, with bing the dealer's salesman was waiting at the doffice for morns, lightly within the mean with the office any office for it. It is to filt the seal that the office any office for it. It is to filt the seal that the office any office for it. It is to filt the seal that the office any office for it. It is to filt t

a man will take another."

busted then, I guess, Caggerty.'

"I have to, with everyone pressin

"All right, I guess," said Mr. Bipps

"Yes, that's right," Caggerty said 'I only thought if I said something to Hammerhaugh it might make it So, the next day, Mr. Bipps went

to his safety deposit box again and "I know it," Mr. Bipps said. "I am about all in—every way. I don't know how I'll pull through.

Mr. Bipps went back to his ofice, and the man from the Glen worry and all."

Kill any man."

"I know it," Mr. Bipps said. "I am about all in—every way. I don't know how I'll pull through.

The was for \$4,000 and he had to sell the greatest exponents of only \$1,600 on that house, but it had to be done. And he hated to have Caggerty call the creditors to amazing are those of conductors who "How about it—as man to man— gether. A man hates to sit and face amazing are those of conductors who and 'finger' memories, should in any Bipps sat at his desk a full half hour with his weary head on his hand, "Can't pay you a cent!" Mr. Bipps are you insolvent? Are you busted,

Caggerty. Not if I can pull through: So January dragged into February, not if they don't crowd me into the and February dragged into March. ditch. You know how it is if any Mr. Bipps paid a little here and a man is crowded and has to chuck little there, begged his buyers to pay

put the three new houses in his years old I'll never buy another stick hands for sale. For one Caggerty of lumber from you, never!" said he ought to get \$10,000, for the "Why, Henry," said the voice of Mr. other two \$12,000 each, if there were Granger, "you must be drunk. any buyers: spring might bring never sent a collector to ask you for

minster street house, but he felt too it, Bipps." heavy and worn-out to do it. He "Haven't-haven't you been senddrove his jangling truck toward his ing young George to my office office and as he turned into Willow everystreet, something separated itself Astonishing Discovery from the truck and fell with a clang. Just what it was I do not know; it may have been the truck's differential calculus or its Einstein theory, afternoon. I called George onto the got out, cursed once, and started for for spending half his time in your his office afoot. As he passed the office, chinning that flossie bookwindow of his office he glanced in keeper of yours. What made you and stopped short. The man from think we were nagging you for the Glen Hutter Lumber Company money, Henry?"
was there, waiting for him. A sud"Why, every time I went into my den rage at the injustice of Fate office he pulled out a bill or a stateflooded Mr. Bipps' soul and he mentstormed into the office.

ven, this is too much! I've worked another man's office too often.' your account down to next to nothing, and I paid you two hundred last and then tried Mr. Farnum, of the week, and you're back here hounding brick company. Farnum had never

his feet and backed toward the hardware company. Neither,

the young man said. "If it's not convenient to make a payment to"I went around to your office, day-"

The Last Straw

"Well," said Caggerty, "Well, I'll tell you, Henry. The thing for you man backed out of the door and "Yes," said Mr. Bipps, "he's been He jumped to the telephone, its payments—if the wank called his "All right, next week then," said worrying yourself into a breakdown. He jumped to the telephone, its payments—if the pank called his notes, he was gone. And a bank is "All right, next week then," said the Glen Hutter Lumber Company's man reluctantly: "Along about Mon-Barminster street house, Miss Clark, positors; it cannot wait and allow for the cannot wait and allow for the positors; it cannot wait and allow for the cannot wait and allow for the positors; it cannot wait and allow for the positors. The thing for you to do is to let mean put his arms on his desk and let his head fall forward. You let me get them all here, in this positors; it cannot wait and allow for the positors. We was through! His bones were jelly meeting."

"Yes, I can handle another; have In a moment the voice of N. P. pay at once, and was worth well over man will take another."

Granger came over the wire.

"Then that ought to tide me over"

"That you, Bipps?" the big lumber-golden edged at his bank and with

the frost was entirely out of the ness and go to Hades with it, that's ground and it was time to begin what you can do for me! Yes, I am cellar excavations if a man meant to remain in the building business, but right. And if I stay in this town a Mr. Bipps had no excavating under thousand years and build ten thouway. He went to see Caggerty and sand houses and live to be a million

money. Your account has always "I know them outside," Caggerty been one of the accounts we've never id. "You bring around the floor had to give any attention. I don't plans, and I'll look them over inside know what you're talking about, Bipps. We never pressed you to pay It was late in the afternoon and a cent; you could have had another Mr. Bipps was very tired. He knew five thousand dollars' worth of lumhe ought to run out to the Bar- ber from us any time you wanted

engine wheezed once, and Mr. Bipps carpet and gave him a good ragging

wrenched the knob of the door and "A sly dog, Henry," chuckled Mr. Granger. "A young fellow has to have "By heaven!" he cried. "By hea- some excuse when he gets caught in

me again already! For a dime I'd asked to have Mr. Bipps' account rethrow you out of—" duced. Neither had the sand com-The lumber company's man got to pany, nor the paint company, nor the seemed, had anyone. The doorbell "Now, that's all right, Mr. Bipps," rang and he went to the door. It

Bipps, to talk over this creditors "It ain't!" shouted Mr. Bipps. meeting, but you were not there. But, and there was young Frank Macken son, of the Mackensen Lime Com

Feats of Memorizing Music How Do Big Artists Do It?

There are Eye, Ear and Finger Memories, and Players and Conductors Have Different Ways of Mastering Long and Intricate Scores

questions that makes one squirm and turn red and sputter.

So January dragged into February.

So January dragged into February. tor, is cited by R. M. Knerr, in Musi- er, but we can provide ourselves in

> the Philadelphia Orchestra. overnight and finds that his memory ualizing pages or any of the more were to play several hours after cated."

fingers—the last is very important in mistake.

MEMORIZING a hundred pages Olga Samaroff, planist, former wife of Leopold Stokowski, believes so much of a task to the lay-man, to whom a half hour of music memory of it, the explanation being

cal America, as frequently conduct- a certain sense with cues by learning whole operas without the score, ing a composition in the following and Leopold Stokowski never has re- manner; Divide it into small sections course to the page in the concerts of and practice each section in conjunction with a few bars of the pre-Marcel Dupre, organist of the Ca- ceding section. Thus the transition thedral of Notre Dame, Paris, who between two sections gets double performs prodigious feats of mem- practise and suggests what is to ory, is accustomed to practise an come I have found this method of hour on a new work before sleeping working far more helpful than visis stronger in the morning than if he tificial procedures sometimes advo-

were to play several hours after rising. The reason, he explains, is that few sense impressions enter the mind during sleep, and it is refreshed by rest. He adds:

"Of the different kinds of memory warration of any important work in a superscript of an -those of the eye, the ears and paration of any important work is a

quickly securing proficiency in per- To Carlos Salzedo, a master of formance, but it is least dependable both the piano and harp, "memorin retaining that piece in the mem- izing by force is really harmful, if ory. The visual sense of the written the brain is 'overstrained' and 'rescore, however, remains over periods membering' is more theresult of abof years, after other types of mem- sorption than of volition ... The best ory have failed one. So, if you want way of memorizing is to spend a to learn music in the quickest pos-sible time, I should suggest tireless it is not accomplished naturally the practising until it becomes 'second mind won't retain it. I have on nature' for the hands. But if you several occasions had to learn works want to learn a piece for a definite, on four or five days' notice. I did lasting place in your repertoire, study so, but I discovered after some time that I had forgotten them."



Mrs. Bipps saw Miss Kitty Clark for the first time. Mrs. Bipps could have wept. She had not thought this of Henry.