

REASONS GIVEN FOR BAD CHECKS

Unguarded Blanks, Improper Drawing, Lack of Theft Protection and the Use of Poor Paper Said to be Causes.

Four principal reasons for the error of checks and other negotiable paper, which is such a problem to the bankers, were assigned by Burgess Smith of Rochester, N. Y., who has just returned from England, where he made an exhaustive study of the system in use there to prevent forgery.

"I do not mean to assert that only these checks which are drawn without any safeguards, whatever are the prey of forgers, for I do not underestimate the cunning of this genre," said Mr. Smith, who is at the Hotel McAlpin.

"Nor will he be deterred in the matter of providing bolts, burglar alarms, time-lock safes and all the approved devices to guard against thieves."

"The business world only a few months ago was amazed at the statement that the annual losses in the United States through the forgery and raising of checks totaled \$50,000,000 or more and were increasing at the rate of millions of dollars annually."

"The business world and who know how comparatively easy the carelessness of check users makes their \$50,000,000 lost annually."

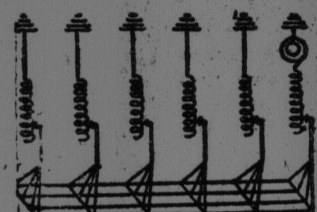
FIFTEEN MINUTES OF RADIO EACH DAY

By Edward N. Davis Formerly Technical Electrical Expert For U. S. Government

Lesson No. 177.

THE MULTIPLE TUNED ANTENNA

In some transmitting installations, instead of employing the usual form of flat top or umbrella antenna an arrangement is used known as the multiple tuned antenna.



In the diagram is shown the circuit of a multiple tuned antenna grounded at six points equidistant apart. By this novel method the ground resistance may be reduced to the resistance of a single ground connection divided by the number of ground connections.

While the multiple tuned antenna has been employed chiefly in high power work at trans-oceanic stations operating on wave lengths of ten thousand meters or more, it is interesting to note that a form of multiple tuned antenna was recently employed at a broadcasting station operating on the wave length of 360 meters.

Some amateur stations have ground leads connected to water pipes, gas pipes, old wells, buried wires and other grounded objects. It is found that the total radiation can often be increased by inserting tuning coils in the different ground leads and adjusting the coils until the circuits through all the ground leads are adjusted to the same wave length.

While the multiple tuned antenna is not adaptable to amateur wavelengths and spark transmitters it is interesting to note that many amateurs have increased the radiation from their transmitting equipment by applying some of the principles of the multiple tuned antenna system.

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cooked operations, the only surprising thing about it is that the total of annual losses is not far greater.

"The enormity of these losses will hardly be surprising when we stop to consider that in no country in the world is the use of checks so great as it is in this country. Americans, with their practical sense of economy and convenience of operation, have adopted the check as the best medium for the facilitation of business operations, and today 92 per cent of our business is transacted with checks. I can give you a better idea of what this really means in the expansion of capital by quoting J. W. Spahr's statement in 'Protecting the Nation's Money' that a volume of business totaling \$342,000,000,000 annually is done in this country with an actual currency of something like \$2,000,000,000.

The Triumphant Return of Tarzan

Edgar Rice Burroughs' Latest and Best Story

"Tarzan and The Golden Lion"

Begins in Argosy-Allstory Weekly December 9th issue The Big 40th Anniversary Number. On sale at all news stands

10c. a copy

150 pages of solid reading stories you will enjoy. Be sure and get this big anniversary number today—it's a winner.

truly difficult to successfully imitate.

To guard against loss by improper drawing of the checks, the drawer should never have a check typewritten, but should have the payee's name typewritten in a good quality of ink.

"Under the fourth head there is little to be said, except that if forgery-proof paper and check-writing machines are used, together with the observance of precautions under the three others heads, the forger gains will find the business so unprofitable that they will become discouraged. The use of such protective devices has the virtue of obviating the deficiencies due to the personal equation in the drawing of checks."

French Ivory at Wasons 2 stores. There will be a meeting of the St. John Garrison Sergeants' Mess on Monday, the 11th inst. members are requested to attend.—W. E. Ross, President. 5385-12-11

Shaving sets at Wasons 2 Stores. Mountain Concert Party at St. John Power Boat Club, Monday evening, December 11. Members note. 5004-12-12

Safety razors reduced at Wasons. TOYS AND DOLLS. Xmas trimmings and toys.—Photograph Salon, Ltd., 25 King square. 12-18

RECORDS. Give Albums and records for Xmas.—Photograph Salon, Ltd., 25 King square. 12-18

Doll's sale at Wasons 2 Stores. Minard's Liniment For Colds, Etc. MONKEY IS KILLED FOR HUGGING THE POSTMASTER'S WIFE

A small monkey, which may have been the "baboon" which terrorized the countryside a few weeks ago, though some say the latter animal emphatically deny it, was shot and killed the other day after it had hugged Mrs. Powell, wife of the postmaster of Babylon, Long Island.

Mrs. Powell wasn't looking for monkeys. She was on her way to buy a goat and was driving toward Copiague in a surrey with Harry Kingsman, whose eye for a goat is about as keen as anybody's in Nassau County, when the monkey dropped in.

It dropped right into Mrs. Powell's lap and embraced her fervently. Mr. Kingsman obediently detached the monkey and flung it to the road. It scuttled toward the brush with a single reproachful glance over its shoulder at Mrs. Powell.

A hunter emerged from the brush at the same moment. His specialty is goats and he doesn't know much of anything about monkeys. Even if he had, he was so amazed to see the postmaster's wife in the embrace of one that he was powerless to move or speak until Mrs. Powell screeched him with a shriek for help.

"Take it off! Take it off!" she screamed. "I'll die!" Mr. Kingsman obediently detached the monkey and flung it to the road. It scuttled toward the brush with a single reproachful glance over its shoulder at Mrs. Powell.

BRIDE BRINGS WEDDING PARTY FROM 5 CITIES. Kansas City, Dec. 8.—The bride arrived from Minneapolis; the bridegroom from California; the maid of honor from Omaha; the best man from New York; the minister from Manhattan, Kan., but all of the trains were on time and the wedding took place at the appointed hour.

WIFE, HUSBAND AND STEPSON SENT TO SEPARATE PRISONS. New York, Dec. 8.—Three members of the family of Robert A. Carrick, sixty-one years old, who formerly lived at 16 Hawthorne avenue, East Orange, N. J., parted this week to serve sentences in different prisons for the same offense.

DE PALMA BEGINS TEN-DAY JAIL SENTENCE FOR SPEEDING. Fresno, Cal., Dec. 8.—Ralph De Palma, automobile racer, surrendered to the Sheriff at Modesto, Cal., and began serving a ten-day sentence for speeding at Chowchilla last month. He carried two suitcases containing clothing and personal effects when he entered the jail. De Palma had received a stay of sentence until his last race of the year.

French Ivory 1-4 Off. The largest assortment in St. John and prices down by one-quarter—there is the choice and price that decide where you buy the happiest of all toilet gifts. Every woman wants French Ivory to start or complete a collection, so there is a splendid idea to suit every allowance.

HAIR BRUSHES are all the way from \$2.45 to \$3.50. MIRRORS at six prices, from \$5.40 to \$13.85. COMBS from 50c. to \$3; Gentlemen's 50c. CLOTHES BRUSHES, \$3.50 to \$9.50. BABY BRUSHES, \$1 to \$2.50. HAIR RECEIVERS \$1.85 to \$4.50. PUFF BOXES with bevelled glass tops, \$1.85 to \$4.50.

Also Jewel Cases, Perfume Bottles, Buffers, Scissors, Nail Files, Cuticle Knives, Cuticle Pushers, Button Hooks, Shoe Horns, Ring Boxes, Small Mirrors—all at modest prices.

The Ross Drug Co. THE RECALL STORE 100 KING STREET

For A Truly Merry Christmas. Make this Christmas one of exceptional joy and happiness by gifts of our BEAUTIFUL FURNITURE. Every housewife takes pride in her home, and nothing could please her more than ARTISTIC FURNITURE that will make it more attractive and comfortable every day in the year.

XMAS DINE IN THE DINING ROOM. How is your old Dining Room Suite? Come in and see our Dining Room Furniture at greatly reduced prices, and these suites will make the best Xmas gifts.

XMAS GIFTS FOR THE KIDDIES—Steds, Framers, Blackboards, Toy Sets, Desks and Chairs, Baby Sleighs, etc. See our windows.

AMLAND BROS., LIMITED 19 WATERLOO ST.

Blue Bird Tea "BRINGS HAPPINESS". The young robbers ran northward toward the town, where they were met by a signyly older lad, gave chase and drove the two fugitives into the arms of Patrolman Curran of the Arsenal Police Station. The fugitives said they were Thomas O'Rourke, 15, of 185 West Sixty-third street and William Sexton 14, of 68 Amsterdam Avenue.

BOY BANDITS PULL HOLD-UP IN PARK. Take Money, Marbles and a Watch from Other Lads by Force. New York, Dec. 8.—A band of boy bandits, who have been preying on the children of prosperous parents in Central Park for the last month, and have robbed them of small amounts of money as well as of marbles, tops and other toys, is believed by the police to have been broken up as the result of four arrests. The roundup of youthful offenders followed the arrest of two of them after the robbery of a boy in the East Drive. One of the prisoners confessed to robbing a boy two weeks ago and his two companions, who were also arrested.

GOING UP EVERY WEEK! Cash Prize \$300.00 This Week. 1st Prize \$135.00, 2nd Prize \$80.00, 3rd Prize \$55.00, 4th Prize \$30.00. Xmas Money for All. Easy to Do. Easy to Understand. Mark an "X" for the Winning Team. REMEMBER! You do not have to figure all right to win. The nearest correct answers receive the Prizes. SEND IN YOUR COUPON NOW!

Home Teams vs Visiting Teams. ENGLISH LEAGUE—1st Division. Arsenal vs Huddersfield, T. Aston Villa vs Newcastle, U. Birmingham vs Everton. Middlesbrough vs Stoke. Cardiff City vs Manchester City. Liverpool vs Nottingham, F. Chelsea vs Tottenham, H. Sheffield United vs Preston, N. E. SCOTTISH LEAGUE—1st Division. Albion Rovers vs Raith Rovers. Ayr United vs Rangers. Dundee vs Alloa. Kilmarnock vs Patrick Thistle. Hearts vs Celtic. St. Mirren vs Aberdeen. Falkirk vs Aldershotians.

Horlick's Malted Milk. A Nutritious Diet for All Ages. Keep Horlick's Always on Hand Quick Lunch; Home or Office. For Infants & Invalids. DE PALMA BEGINS TEN-DAY JAIL SENTENCE FOR SPEEDING. For all hands SNAP THE GREAT HAND CLEANER.