



## Don't Bake Bread This Month

Let Us Supply You With—

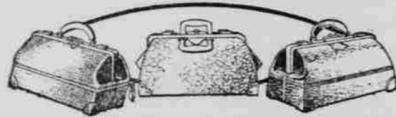
**COLLEGE HILL KLEEN-MAID**

These days are crowded too full of shopping tours and Christmas preparations to bother about baking bread.

**Besides There's No Better Bread Made—No Bread Cleaner**

Your grocer can supply you with good fresh bread every day 5c and 10c the Loaf

**Jordan's College Hill Bakery**

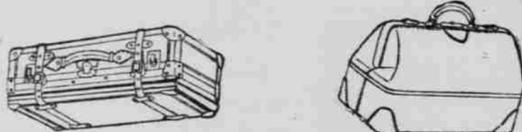


We Offer for Your Inspection a Feature Line of

**All Leather Traveling Bags and Suit Cases**

Priced Reasonably From \$5 to \$15

**Guaranteed Sole Leather Splendidly Finished**



**H. B. Howard & Co. 716 Kansas Ave.**

This line of leather grips and cases will be a permanent feature of our establishment along with our complete stocks of electrical goods and athletic supplies.

## Owl Grocers

7 Stores

The Stores With the Xmas Spirit Headquarters for

**Christmas Trees**

and all kinds Fruits, Candies and Nuts



**Trees**

6 to 8 feet, nice shape, usually worth 30c to 75c. Our price

**20c to 45c**

while they last

**CANDIES FRUITS and NUTS**

For the Kiddies' Stockings At Our Usual Low Prices



## Mr. Santa Claus

Give That Boy or Girl An

**EXCELSIOR or COLUMBIA BICYCLE FOR XMAS**

Buy the youngster who has a bicycle a bell, lamp, cyclometer, saddle or tires. He will appreciate them.

When in need of repairs remember our work shop is in charge of an expert mechanic and our prices are right.

**Excelsior Cycle Co.**

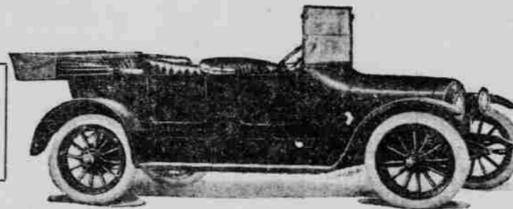
L. W. BRUMMITT, Mgr. Phone 539 208 W. 6th St.



## A GIFT For the Whole Family



Standard Four \$985.00 F. O. B. DETROIT



De Luxe "8" \$1,200.00 F. O. B. DETROIT

**Light Four \$650.00**

TEN ESSENTIALS YOU GET IN A REGAL LIGHT FOUR

- 1—106-inch wheelbase.
- 2—Electric starting and lighting.
- 3—Amplly powered motor.
- 4—Genuine cantilever rear springs.
- 5—Full-floating rear axle.
- 6—Attractive streamline design.
- 7—One-man mohair top.
- 8—Built-in ventilating windshield.
- 9—30x3 1/2 in. tires (Non-skid on rear.)
- 10—Demountable rims.

"Before you buy, ride a Regal"



**Independent Auto Co.**

1212-1216 West Eighth.

Phone 1427



## FARM LOANS

The financing of farmers who desire to buy more land, liquidate unavoidable indebtedness or improve their properties, is our business. Every farmer, as well as the security he offers, is more carefully investigated. When you make application to us you receive the same consideration and dispatch, no matter whether you desire \$300 or \$30,000. Borrowers in a great majority of Kansas counties have taken advantage of our service. Oklahoma has recently been added to our lending territory and we are better equipped than ever before to meet your requirements promptly and efficiently.

**KANSAS AND OKLAHOMA**

loans are in good demand by investors. Our own money is loaned and you are not obliged to wait on the decision of a far-off "finance committee." Our aim is to give you

**Lowest Rates—Best Options—Most Liberal Terms**

THE FARM MORTGAGE COMPANY  
Topeka, Kansas.

Quote me your lowest rate and terms for a loan of \$..... on..... acres in..... County, Kansas. I am to have the benefit of your offer in The Topeka State Journal.

Name.....  
WRITE NOW Post Office.....

Fill out the coupon and mail it to us. It will assure you our lowest rate.

We Refer you to Any Topeka Bank.

OVER \$20,000,000 LOANED BY OUR SENIOR OFFICERS IN KANSAS

**The Farm Mortgage Co.**  
TOPEKA—5TH AND JACKSON STS.—KANSAS

## The Best Gift of All

A Savings Account in This Safe, Conservative Bank

Why not make a present of a savings account bank book to your children or young friends as a practical holiday gift? One dollar deposit or more opens the account and a nice metal home savings bank goes with each account opened.

You can make no more sensible nor appreciated gift than this and it greatly simplifies the holiday shopping problem. Try it this year.

**The Bank of Topeka**



## TOWARD SUCCESS IS A BANK ACCOUNT

A SAVINGS ACCOUNT IN THIS STRONG, SAFE BANKING INSTITUTION IS THE MOST PRACTICAL

## Christmas Gift

You can give any Loved One. Why not open a savings account for that boy or girl of yours as a holiday remembrance and start them on the right road to success?

We will furnish one of our CONVENIENT HOME SAVINGS BANKS with every deposit of \$1 or more, and pay 3 per cent interest on your savings.

A dollar saved, with interest, is more than a dollar made, at

**The Farmers' National Bank**  
TOPEKA, KANSAS

## MEN HERE IS A BARGAIN



**75c**

We do the Best Cleaning and Pressing in the City. Let us prove it to you.

QUICK DELIVERY

Work Guaranteed. Ladies' Work a Specialty

**Peerless Cleaners**

Phone 3771.

512 Kansas Ave.

## Get Your Christmas Photographs

Next Week

All-sittings made on or before December 22nd finished for Christmas

**Francis & Hodge**

714 Kansas Ave.

Telephone 153

then--

Take This Xmas Photograph to

**J. C. Wolcott**

We frame all kinds of pictures and guarantee the best of work. Large line of new Mouldings to select from.

**825 Kansas Avenue, Topeka**