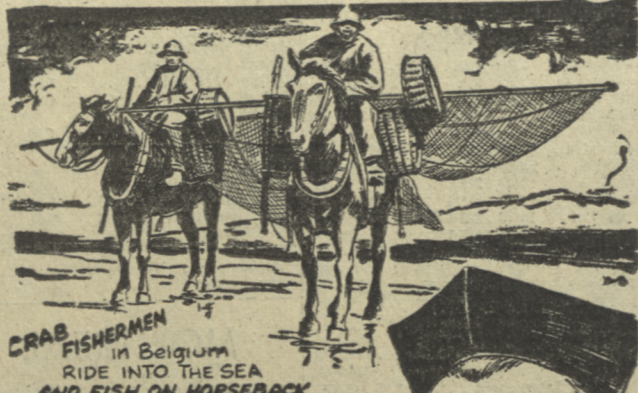


RIPLEY'S BELIEVE IT OR NOT



CRAB FISHERMEN
IN BELGIUM
RIDE INTO THE SEA
AND FISH ON HORSEBACK



OPTICAL ILLUSION
BY M. JOHANSEN
SAN FRANCISCO,
CALIF.



DUKE EMMAUHEL
PHILIBERT
(1618-1680)
OF SAVOY, WHO
BECAME A CARDINAL
AT THE AGE OF 4

CONTRACT BRIDGE

By R. JAY BECKER

QUIZ

You are the dealer neither side vulnerable, and have opened One Diamond. Partner has responded One Heart. What would you now bid with each of the following four hands?

1. ♠ KRS ♠ AK8882 ♣ KJ4
2. ♠ AK75 ♣ Q82 ♣ AKJ74 ♠ 6
3. ♠ 8 ♣ Q82 ♣ AK74 ♠ AJ58
4. ♠ ♣ KJ752 ♠ AK7653 ♠ A

1. Two hearts. There is a conflict between the desire to rebid the good six-card diamond suit and to show the heart support. As is usual in such cases, the decision is resolved depending upon the overall strength of the hand.

2. A two heart bid is more encouraging than two diamonds. Whatever is the value of partner's hand standing by itself, the heart raise is more apt to stimulate a further bid from him than would the rather weak-sounding two diamond bid.

3. We lack the strength to jump to three diamonds. The in-between course—direct raise of hearts—reflects approximately the value of the hand. The bidding may continue in such a way that we can later rebid the diamonds to show both the long suit and that the heart raise was given with only three trumps.

4. Two spades. The position should be taken that this is a game-going hand once partner responds with a heart. A one spade bid is not forcing and might properly be dropped by North with a weak hand that may be good enough to produce a game. Partner needs little more than K-J-x-x of hearts to be able to make a game. For slam purposes also, in case North has a good hand, the jump shift puts us well on the path.

3. Three hearts. Although we have only 14 high card points, the heart fit and good suit control indicate we are on the verge of game. A two club bid should not be risked since it may be passed. Nor does the hand qualify as a jump shift to 3 clubs. The only other possible bid—four hearts—would constitute an overbid. If North cannot respond to three hearts, the chances are we don't belong in game.

4. Four notrump. Point count flies out the window in hands of this sort. The important thing is to know how many aces North has. If he responds to the Blackwood bid with five clubs, showing no aces, we quit at five hearts. If North shows one ace by bidding five diamonds, it is reasonable to jump to six hearts. The chances are only one trick will be lost.

If North bids five hearts, identifying two aces we would recommend a seven heart bid. A trick might be lost to a red queen, but we'd be willing to take that chance.

Bank Of Nova Scotia Aims At The Personal Loan Field

By FORBES RHUDE
Canadian Press Business Editor
TORONTO (CP)—The Bank of Nova Scotia Wednesday announced an aggressive move into the personal loan field.

It said that, starting Oct. 15, it will introduce "a complete consumer loan and instalment credit service to be known as Scotia Plan Loans."

The loans will be repayable by monthly instalments and will be at effective interest rates nearly double those of ordinary bank interest, but at much lower rates than is generally available for consumer financing.

The result of the move will depend on these three factors:

1. The extent to which the bank, in practice, will find itself able to extend its loans into fields which banks in the past have generally regarded as too risky for bank activities.

2. The extent to which the public—which to date has tended to link of banks as beyond their ken for loan purposes—will take advantage of the loaning facilities which have existed for many years and which now are being widened in the Scotia case.

3. The extent to which other banks will also widen activities in the personal loan field.

The Canadian Bank of Commerce since 1936 has had a personal loan department much along the lines of that announced Wednesday, but the Scotia announcement seems to indicate a broader field of operation.

F. William Nycks, vice-president and general manager of the Bank of Nova Scotia, said the new service will make low-cost loans available for any worthwhile purpose.

Three types of loans will be available—on signature alone, on automobiles and on home furnishings. Loans are expected to run between \$250 and \$5,000—though no ceiling has been set. Automobile financing will extend to dealers as well as individuals.

Sunday Papers In N.Y. Boost Prices

NEW YORK (AP)—Three city newspapers are increasing prices of their Sunday editions in various regions outside the metropolitan area.

They are the News, Mirror and Times.

Starting this weekend, the price of the Sunday News will be increased to 15 cents from 10, beyond the city's suburbs, or outside a radius of roughly 50 miles. The Mirror is raising its Sunday price to 15 cents from 10 in Canada.

The Times, which more than 1 1/2 years ago increased its Sunday price to 35 cents from 25 for circulation beyond a 100-mile radius, is expanding that price zone Oct. 12 to bring it within about 50 miles of the city.

Toronto Negro Threatens Court Action Over Lot

TORONTO (CP)—A Negro advertising executive said Wednesday he will take action against a builder who refused to sell him a lot because his presence in a fashionable suburb might decrease property values.

"I am proceeding with this as it would not be fair to my children to do otherwise," said Wilfrid Richardson, 33.

He added that he would file a complaint against builder Walter W. McFarland under Ontario's anti-discrimination laws.

Mr. Richardson said earlier that Mr. McFarland told him Tuesday: "I refuse to sell to Japanese, Chinese or Negroes because property values would decrease by about \$20,000."

Mr. Richardson, a native of Pennsylvania and a Toronto resident since 1948, said he wanted the lot for a new \$45,000 home.

In an interview, Mr. McFarland confirmed his conversation with Mr. Richardson.

"I wish you wouldn't publish any story about this," he said. "After all, you have to look at it from both sides. I hope you appreciate the view I have to take."

Labor Minister Daley said he could not investigate reports of the builder's refusal until he received a written complaint.

No case of identifiable Asian influenza had been reported in the province for several months and there was nothing to indicate an outbreak in the near future. A year ago the illness was common across Canada.

Some medical authorities in Central Canada have predicted another epidemic this winter although less severe. An abundant supply of vaccine is reported for inoculation.

NEEDLESS LOSS
Nine of every 10 dwelling fires in Canada are blamed on human carelessness and neglect.

DAILY CROSSWORD

ACROSS
1. Cook
5. Firm
9. A portion
10. Bay window
12. Mackerel
13. Like fish
15. A tropical fruit
14. Plague carriers
16. Excitingly strange
17. Pronoun
18. From
19. One of the "Little Women"
20. Commemorative
21. One on trial
22. Inhabitants
23. Expletive
24. Exclamation
25. Native of Crete
26. Stringed instrument
27. Levying
28. External seed coating
29. Net
30. Buddy
31. Winter downfall
32. Iron (sym.)
33. God of love
34. Iron (sym.)

DOWN
1. Defrauder
2. Male roe deer
3. God of love
4. Iron (sym.)

5. Practical joke
6. River (It.)
7. Larva
8. A sturdy fabric
9. To skimp
10. Filmy
11. Becoming
12. Algerian seaport
13. Molybdenum (sym.)
14. Fetid (var.)
15. Novice
16. Melodious worm
17. Names (abbr.)
18. Reversing
19. Actual
20. —
21. Apostles
22. Across (pref.)
23. Lone Star State native (Sp.)
24. Measure of length
25. Metal
26. Chain (abbr.)

Yesterday's Answer
37. Measure of length
38. Metal
39. Chain (abbr.)

TABLES APACE
FRED MANN
RESTORE PAN
FIVE INATIONS
ENOW TOL
MFW PILLING
AX CLOU OUI
EAGON NRO
EGONE AMIS
STANS PICES

1 2 3 4 5 6 7 8
9 10 11
12 13
14 15
16 17 18
19 20 21 22 23
24 25 26 27
28 29
30 31 32 33 34
35 36 37 38
39 40
41 42
43 44

DAILY CRYPTOQUOTE — Here's how to work it:
A X Y D L B A A X R
is LONG FELLOW

One letter simply stands for another. In this example A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

A Cryptogram Quotation
BRU NIS OLF ORL ATDNRTLE
BRTR ORL MLZC MTZOHUH VU!
—ORINWLZIC.

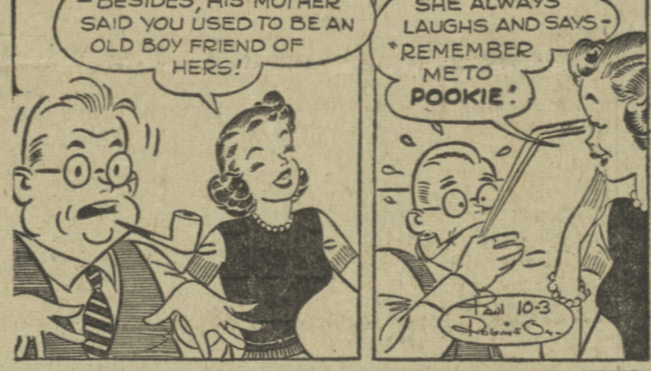
Yesterday's Cryptogram: NATURE IS A MUTABLE CLOUD, WHICH IS ALWAYS AND NEVER THE SAME—EMERSON.

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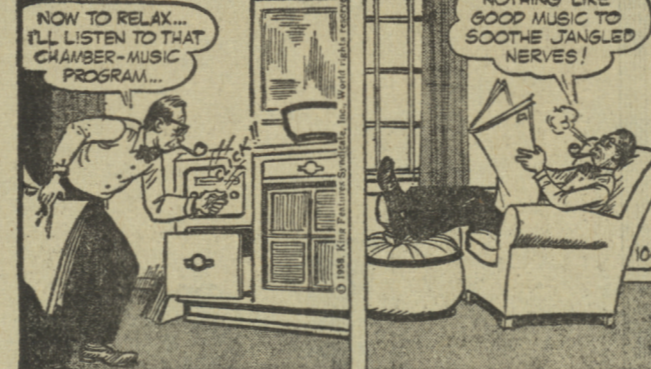
ETTA KETT



MUGGS & SKEETER



OUR BOARDING HOUSE MAJOR HOOPLE



ASIAN FLU HAS GONE IN N.B.



ASIAN FLU HAS GONE IN N.B.



GRANDMA



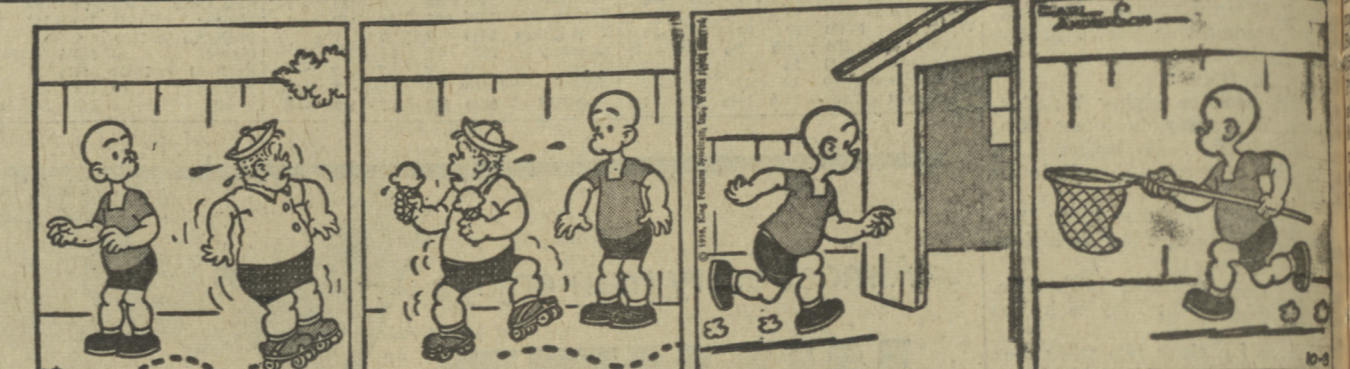
TILLY THE TOILER



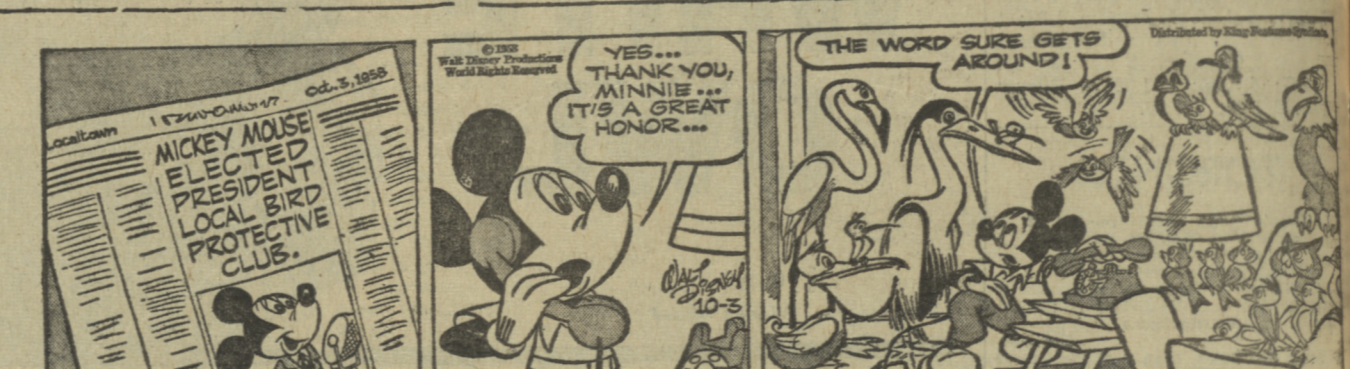
HENRY



MICKY MOUSE



SECRET AGENT X-9



THE LONE RANGER



JOE PALOOKA



L'L ABNER



JUST ARRIVED:
Men's and Boys' SUBURBAN COATS \$9.95 up
PARKAS \$12.95
DUFFLE COATS \$8.95 up

BASEMENT AND FIRST FLOOR
S. A. McDONALD

IT'S CAPTAIN FREEZY!! ... I THOUGHT I WAS THE ONLY ONE WHO SURVIVED YOUR SINKING FREIGHTER!
WATER, FOOD... PLEASE HELP ME!! MY FOOT... IT'S INJURED!
I'M SORRY, CAPTAIN... THAT'S ALL THE FOOD FOR NOW, MISS IVY IS IN CHARGE OF RATIONING OUR SUPPLY UNTIL WE'RE RESCUED.
OH I... I THINK WE SHOULD SURVIVE THIS ISLAND... BUT... ER... MY FOOT... YOU'LL HAVE TO CARRY ME!
STRAIGHT AHEAD, HUMPHREY?
YES, SIR... CAPTAIN!
SOMEHOW I DON'T TRUST FREEZY... MAM!

GIMME THET PACKAGE, MAMMY—
AH'LL BE GLAD TO GIT AWAY FUM TH' RADIO!!
THE ENTIRE NATION IS IN A STATE OF UNBELIEVING SHOCK!!—ALL NEW YORK CITY—ALL MANHATTAN ISLAND—HAS VANISHED!!
CRAZY HORROR SHOWS HAS TOOK TH' PLACE O' GOOD OLD RELIABLE NEWS PROGRAMS!!
TRANS AIRLINES HAS CAPT. FREEZY RICKET!