ASKS ADEQUATE DEFENSE FOR U.S.

President Wilson Pleads for Preparedness Against Foes Abroad and Within.

MESSAGE READ TO CONGRESS

Larger Army and Navy Urged-Trained Citizenry the Nation's Greatest Defense - Disloyal Acts of Foreign-Born Citizens Scored-No Fear of War.

Washington, Dec. 7 .- At a joint session of the house and senate the president to day delivered his annual message. He said in part as follows:

I last had the privilege of addressing you on the state of the Union the war of nations on the other side of the sea, which had then only begun to disclose its portentous proportions, has extended its threatening and sinister scope until it has swept within its flame some portion of every quarter of the globe, not excepting our hemisphere, has altered the whole face of international affairs, and now presents a prospect of reorganization and reconstruction such as statesmen and peoples have never been called upon to attempt before.

We have stood apart, studiously neutral. It was our manifest duty to do so. In the day of readjustment and recupera-tion we earnestly hope and believe that we can be of infinite service.

In this neutrality, to which they were bidden not only by their separate life and their habitual detachment from the politics of Europe but also by a clear perception of international duty, the states of America have become conscious of a new and more vital community of interest and moral partnership in affairs, more clearly conscious of the many common sympathles and interests and duties which bid them stand together.

We have been put to the test in the case of Mexico, and we have stood the test. Whether we have benefited Mexico by the course we have pursued remains to be seen. Her fortunes are in her own hands. But we have at least proved that we will not take advantage of her in her distress and undertake to impose upon her an order and government of our own

We will aid and befriend Mexico, but we will not coerce her; and our course with regard to her ought to be sufficient proof to all America that we seek no political suzerainty or selfish control. Not Hostile Rivals.

The moral is, that the states of Amerating friends, and that their growing sense of community of interest, allke in matters political and in matters economic, is likely to give them a new significance as factors in international affairs and in the political history of the world. It presents them as in a very deep and sense a unit in world affairs, stual partners, standing together because thinking together, quick with comm sympathies and common ideals. Separated, they are subject to all the cross currents of the confused politics of a world of hostile rivairies; united in spirit and purpose they cannot be disappointed of

their peaceful destiny. This is Pan-Americanism. It has none of the spirit of empire in it. It is the em bodiment, the effectual embodiment, of spirit of law and independence and

liberty and mutual service There is, I venture to point out, an especial significance just now attaching to this whole matter of drawing the Amer-Ecas together in bonds of honorable partnership and mutual advantage because of the economic readjustments which the world must inevitably witness within the next generation, whon peace shall have at last resumed its healthful tasks. In the performance of these tasks I believe the Americas to be destined to play their parts together. I am interested to fix your attention on this prospect now because unless you take it within your view and permit the full significance of It to command your thought I cannot find the right light in which to set forth the particular matter that lies at the front of my whole thought as I address you today. I mean national de-

No one who really comprehends the spirit of the great people for whom we are appointed to speak can fail to perceive that their passion is for peace, their genius best displayed in the practice of the arts of peace. Great democracies are not belligerent. They do not seek or desire war. Their thought is of individual liberty and of the free labor that supports life and the uncensored thought that quickens it. Conquest and dominion are not in our reckoning, or agreeable to our principles. But just because we demand unmolested development and the undis-turbed government of our own lives upon our own principles of right and liberty, we resent, from whatever quarter it may come, the aggression we ourselves will not practice. We insist upon security in presecuting our self-chosen lines of na-tional development. We do more than that. We demand it also for others. not confine our enthusiasm for individual liberty and free national development to the incidents and movements of affairs which affect only ourselves. feel it wherever there is a people that tries to walk in these difficult paths of independence and right. From the first we have made common cause with all partisans of liberty on this side of the sea, and have deemed it as important that our neighbors should be free from all outside comination as that we our selves should be; have set America aside as a whole for the uses of independent

Might to Maintain Right. Out of such thoughts grow all our poli-We regard war merely as a means of asserting the rights of a people against aggression. And we are as flercely jealous of egercive or dictator al power with in our own nation as of aggression from without. We will not maintain a stand-ing army except for uses which are as necessary in times of peace as in times of war; and we shall always see to it that our military peace establishment is no longer than is actually and continuous-Ty needed for the uses of days in which do believe in a body of free citizens ready and sufficient to take care of themselves of the governments which they have set up to serve them. In our constitutions themselves we have commanded that "the right of the people to keep and bear arms shall not be infringed," and our confidence has been that our safety in times of danger would lie in the rising of the nation to take care of itself, as the

But war has never been a mere matter of men and guns. It is a thing of disci-plined might. If our citizens are ever to they raust know how modern fighting is Cone, and what to do when the summons es to render themselves immediately

this matter, must supply them with the need to take care of the clves and of it. The military arm of their government, which they will not allow to direct them, they may properly use to serve them and make their independence secure—and not their own independence merely but the rights also of those with whom they have made common cause should they also be put in jeopardy. They must be fitted to play the great role in the world, and particularly in this nemisphere, for which they are qualifled by principle and by chastened ambi-

It is with these ideals in mind that the plans of the department of war for more adequate national defense were conceived which will be laid before you, and which l urge you to sanction and put into efsoon as they can be properly scrutinized and discussed. They seem to me the essential first steps, and they seem to me for the present sufficient.

They contemplate an increase of the standing force of the regular army from its present strength of 5.023 officers and 102,985 enlisted men of all services to a strength of 7,136 officers and 124,707 enlisted men, or 141.843, all told, all services, rank and file, by the addition of 52 companies of coast artillery, 15 companies of engineers, ten regiments of infantry, four regiments of field artillery and four aero squadrons, besides 750 offi-cers required for a great variety of extra especially the all-important duty of training the citizen force of which I shall presently speak, 792 non-commis-sioned officers for service in drill, recruiting and the like, and the necessary quota of enlisted men for the quartermaster corps, the hospital corps, the ordnance department and other similar auxiliary ervices. These are the additions no sary to render the army adequate for its present duties, duties which it has perform not only upon our own conti-nental ceasts and borders and at our in-terior army posts, but also in the Philppines, in the Hawailan Islands, at the

Force of Trained Citizens.

By way of making the country ready to assert some part of its real power promptly and upon a larger scale, should occasion arise, the plan also contemplates supplementing the army by a force of 400,000 disciplined citizens, raised in increnents of 133,000 a year throughout a pe riod of three years. This it is proposed to do by a process of enlistment under which the serviceable men of the country would be asked to bind themselves to serve with the colors for purposes of training for short periods throughout three years, and to come to the colors at call at any time throughout an addi-"furlough" period of three years. This force of 400,000 men would be previded with personal accoutrements as fast is enlisted and their equipment for the field made ready to be supplied at any time. They would be assembled for train ing at stated intervals at convenien places in association with suitable units regular army. Their period of annual training would not necessarily exceed two months in the year.

It would depend upon the patriotic feel-ng of the younger men of the country whether they responded to such a call to service or not. It would depend upon the patriotic spirit of the employers of country whether they made it possi ble for the younger men in their employ to respond under favorable conditions or not. I, for one, do not doubt the patriotic devotion either of our young nen or of those who give them employ nent—those for whose benefit and protec

ion they would in fact enlist. The program which will be laid before ou by the secretary of the navy is sim-larly conceived. It involves only a shortening of the time within which plans ong matured shall be carried out; but it s make definite and explicit a program which has heretofore been only implicit. held in the minds of the committees or naval affairs and disclosed in the debates of the two houses but nowhere formulated or formally adopted. It seems to ne very clear that it will be to the adantage of the country for the congress to adopt a comprehensive plan for put-ting the navy upon a final footing of strength and efficiency and to press that olan to completion within the pext five We have always looked to the years. avy of the country as our first and chief ne of defense; we have always seen it o be our manifest course of prudence to be strong on the seas. Year by year we have been creating a navy which now ranks very high indeed among the navies of the maritime nations. We should lefinitely determine how we shall conplete what we have begun, and how soon

Program for the Navy. The secretary of the navy is asking also for the immediate addition to the cersonnel of the navy of 7500 sallors. .500 apprentice seamen, and 1,500 marines This increase would be sufficient to car or the ships which are to be completed within the fiscal year 1917 and also for the number of men which must be put in training to man the ships which will be completed early in 1918. It is also necessary that the number of midshipmen a the naval academy at Annapolls should be increased by at least 200 in order that the force of officers should be more rapidly added to: and authority is asked to appoint for engineering duties only, approved graduates of engineering colleges and for service in the aviation corps a certain number of men taken from civil

If this full program should be carried out we should have built or building in 1921, according to the estimates of surviv-al and standards of classification followed by the general board of the department an effective navy consisting of 27 battleships of the first line, six battle cruisers 25 battleships of the second line, ten armored cruisers, 13 scout cruisers, first-class cruisers, three second-class cruisers, ten third-class cruisers, 108 de troyers, 18 fleet submarines, 157 coast subnarines, six monitors, 20 gunboats, four supply ships, 15 fuel ships, four transports, three tenders to torpedo vessels, eight vessels of special types, and two ammunition ships. This would be a navy fitted to our needs and worthy of our traditions

Trade and Shipping. But armies and instruments of war are only part of what has to be considered if we are to consider the supreme matter of national self-sufficiency and security in all its aspects. There are other great matters which will be thrust upon our at-tention whether we will or not. There is, for example, a very pressing question of trade and shipping involved in this great problem of national adequacy. It is necessary for many weighty reasons of national efficiency and development that we should have a great merchant ma-rine. The great merchant fleet we once used to make us rich, that great body o sturdy sallors who used to carry our flag into every sea, and who were the pride and often the bulwark of the nation, we have almost driven out of existence by inexcusable neglect and indifference and by a hopelessly blind and provincial pol-icy of so-called economic protection. It is high fime we repaired our mistake and resumed our commercial independence on

For it is a question of independence. If other nations go to war or seek to hamper each other's commerce, our merchants, it seems, are at their mercy, to do with as they please. We must use their ships, and use them as they determine. We have not ships enough of our own. We cannot handle our own commerce on the seas. Our indepe provincial, and is only on land and with in our own borders. We are not likely to be permitted to use even the ships of available and framediately effective. And other nations in rivalry of their own

trade, and are without means to extend our commerce even where the doors are wide open and our goods desired. Such a situation is not to be endured. It is of capital importance not only that the United States should be its own carrier on the seas and enjoy the economic independence which only an adequate merhant marine would give it, but also that the American hemisphere as a whole should enjoy a like independence and self-sufficiency, if it is not to be drawn into the tangle of European affairs. such independence the whole question of our political unity and self-determination is very seriously clouded and complicated

Moreover, we can develop no true or effective American policy without ships of our own-not ships of war, but ships of peace, carrying goods and carrying m more: creating friendships and rend ing indispensable services to all interests on this side of the water. They must move constantly back and forth between Americas. They are the only shuttles that can weave the delicate fabric of sympathy, comprehension, confidence and mutual dependence in which we clothe our policy of America for Americans,

Ships Are Needed. The task of building up an adequate merchant marine for America private capital must ultimately undertake and achieve, as it has undertaken and achieved every other like task amongst us in the past, with admirable enterprise. intelligence and vigor; and it seems to me a manifest dictate of wisdom that we should promptly remove every legal ob-stacle that may stand in the way of this much to be desired revival of our old in-dependence and should facilitate in every possible way the building, purchase and American registration of ships. But capital cannot accomplish this great task of It must embark upon it by de frees, as the opportunities of trade de-Something must be done at once: done to open routes and develop oppor tunities where they are as yet undevel oped; done to open the arteries of trade where the currents have not yet learned to run-especially between the two Ameri an continents, where they are, singularly enough, yet to be created and quickened and it is evident that only the govern ment can undertake such beginnings an assume the initial financial risks. When the risk has passed and private capital begins to find its way in sufficient abund ance into these new channels, the gov ernment may withdraw. But it cannot omlt to begin. It should take the first steps and should take them at once. Ou goods must not lie piled up at our ports and stored upon sidetracks in freight cars which are daily needed on the roads; must not be left without means of transport to any foreign quarter. We must not awalt the permission of foreign ship owners and foreign governments to

send them where we will With a view to meeting these pressing oceasities of our commerce and availing ourselves at the earliest possible momen of the present unparalleled opportunity o linking the two Americas together in bonds of mutual interest and service, ar opportunity which may never return again if we miss it now, proposals be made to the present congress for the purchase or construction of ships to be owned and directed by the government similar to those made to the last con gress, but modified in some essential par I recommend these proposals to you for your prompt acceptance with more confidence because every month that has elapsed since the former pro posals were made has made the necessity or such action more and more mani-

Question of Finance.

The plans for the armed forces of the nation which I have outlined, and for the general policy of adequate preparaon for mobilization and defense. penditures of money-expenditures which will considerably exceed the estimated revenues of the government. It is made my duty by law, whenever the estimates of expenditure exceed the estimates revenue to call the attention of the cor gress to the fact and suggest any mean of meeting the deficiency that it may be wise or possible for me to suggest. I am ready to believe that it would be my duty o do so in any case; and I feel particu arly bound to speak of the matter who t appears that the deficiency will aris lirectly out of the adoption by the con gress of measures which I myself urge to adopt. Allow me, therefore, speak briefly of the present state of the treasury and of the fiscal prowhich the next year will probably dis-

On the thirtieth of June last there was an available balance in the general fund of the treasury of \$104,179,105.78. The total estimated receipts for the year 1916 on the assumption that the emergency revenue measure passed by the last con gress will not be extended beyond its present limit, the thirty-first of Decem-ber, 1915, and that the present duty of one cent per pound on sugar will be dis continued after the first of May, 1918 will be \$670,365,500. The balance of June last and these estimated revenues come. therefore, to a grand total of \$774.535.695.78
The total estimated disbursements for the present fiscal year, including \$25,099.990 for the Panama canal, \$12,099.690 for probable deficiency appropriations and \$50. 600 for miscellaneous debt redemptions will be \$753,891,000; and the balance general fund of the treasury will be re duced to \$20,644,605.78. The emergency revenue act, if continued beyond its pres ent time limitation, would produce, ing the half year then remaining, abou forty-one millions. The duty of one cen per pound on sugar, if continued, would ice during the two months of the fiscal year remaining after the first of May, about fifteen millions. These two sums, amounting together to \$56,000,000 half of the fiscal year, would yield the treasury at the end of the year an available balance of \$76,644,605.78.

The additional revenues required to carry out the program of military and naval preparation of which I have spoken, would, as at present estimated, be for the fiscal year 1917, \$93,800,000. figures, taken with the figures for the resent fiscal year which I have aire given, disclose our financial problem for the year 1917.

How shall we obtain the new revenue It seems to me a clear dictate of prudent statesmanship and frank finance what we are now, I hope, about to undertake we should pay as we go The people of the country are entitled to know just what burdens of taxation the are to carry, and to know from the outset now. The new bills should be paid by in-

ternal taxation. To what sources, then, shall we turn? We would be following an almost universal example of modern governments if we were to draw the greater part of even the whole of the revenues we need from the income taxes. By somewha lowering the present limits of exemption and the figure at which the surtax shall begin to be imposed, and by increasing step by step throughout the present grad-uation, the surtax itself, the income taxes as at present apportioned would yield sums sufficient to balance the books of the treasury at the end of the fiscal year 1917 without anywhere making the bur den unreasonably or oppressively heavy The precise reckonings are fully and accurately set out in the report of the sec retary of the treasury, which will be im-necliately laid before you.

And there are many additional sources of revenue which can justly be resorted o without hampering the industries the country or putting any too great charge upon individual expenditure. A one per cent tax per gallon on gasoline and naptha would yield, at the present estimated production, \$10,000,000; a tax of 50 cents per horsepower on althomobiles and internal explosion engines, \$15,000,000 a stamp tax on bank checks, probably \$18,000,000; a tax of 25 cents per ton on pig iron, \$19,000,000; a tax of 50 cents per ton on fabricated iron and steel, proba-\$10,000,000. In a country of great in dustries like this it ought to be easy to listribute the burdens of taxation, with out making them anywhere bear too set of persons or undertakings. What is clear is, that the industry of this generation should pay the bills of this generation.

The Danger Within.

I have spoken to you today, gentlemen

upon a single theme, the thorough preparation of the nation to care for own security and to make sure of entir

freedom to play the impartial role in this hemisphere and in the world which all believe to have been providentially assigned to it. I have had in mind no thought of any immediate or particular danger arising out of our relations with other nations. We are at peace with all the nations of the world, and there is reason to hope that no question in con roversy between this and other governments will lead to any serious breach o amicable relations, grave as some differ ences of attitude and policy have been and may yet turn out to be. I am sorry to say that the gravest threats against our national peace and safety have been uttered within our own borders. There are citizens of the United States, I blush to admit, born under other flags but welcomed under our generous naturalization laws to the full freedom and opportunity of America, who have poured the poison of disloyalty into the very arteries of our national life; who have sought to bring the authority and good name of our gov dustries wherever they thought it effect tive for their vindictive purposes to strike at them, and to debase our politics to the uses of foreign intrigue. Their number is not great as compared with the whole number of those sturdy hosts by which our nation has been enriched in recenrenerations out of virile foreign stocks but it is great enough to have brough deep disgrace upon us and to have made necessary that we should promptly make use of processes of law by which we may be purged of their corrupt dis hing like this before. It never dreamed possible that men sworn into its own titizenship, men drawn out of great free tocks such as supplied some of the best and strongest elements of that little, but how heroic, nation that in a high day of old staked its very life to free itself from every entanglement that had darkened the fortunes of the older nations and se ip a new standard here-that men of such origins and such free choices of allegiince would ever turn in malign reaction against the government and people who seek to make this proud country once nore a hotbed of European passi little while ago such a thing would have seemed incredible. Because it was inredible we made no preparation for it We would have been almost ashamed to prepare for it, as if we were suspicious of ourselves, our own comrades and neighbors! But the ugly and incredible has actually come about and we are with-out adequate federal laws to deal with it. I urge you to enact such laws at the earliest possible moment and feel that n so doing I am urging you to do ng less than save the bonor and self-

Must Be Crushed Out. Such creatures of passion, disloyalty and anarchy must be crushed out. They are not many, but they are infinitely ma-lignant, and the hand of our power should ave entered into conspiracies against the utrality of the government, they have ought to pry into every confidential ransaction of the government in order o serve interests alien to our own. ffectually. I need not suggest the term

which they may be dealt I wish that it could be said that only a ow men, misled by mistaken sentiments f allegiance to the governments unde which they were born, had been guilty o listurbing the self-possession and misre resenting the temper and principles o he country during these days of terribl war, when it would seem that every mawho was truly an American would in tinctively make it his duty and his pridto keep the scales of judgment even and prove himself a partisan of no nation but his own. But it cannot. There are some en among us, and many resident abroawho, though born and bred in the I'el ed States and calling themselves Amercans, have so forgotten themselves as heir honor as citizens as to put their passionate sympathy with one or the oth side in the great European conflic above their regard for the peace and dig nity of the United States. They also breach and practice disloyalty. No laws suppose, can reach corruptions of the mind and he t; but I should not speak of others without also speaking of these and expressing the even deeper humilia ion and scorn which every self-possesse and thoughtfully patriotic American must feel when he thinks of them and of the iscredit they are dally bringing upon us repeatedly legislated are being altered from decade to decade, it is evident, unfer our very eyes, and are likely to char even more rapidly and more radically in the days immediately ahead of us, when peace has returned to the world and nations of Europe once more take up their tasks of commerce and industry with the energy of those who must bestir them-seives to build anew. Just what these changes will be no one can certainly fore see or confidently predict. There are calculable, because no stable, elements There are no the problem. The most we can do is to make certain that we have the necessary mentalities of information constant y at our service so that we may be sur that we know exactly what we are dealing with when we come to act, if should be necessary to act at all. must first certainly know what it is that we are seeking to adapt ourselves to. I may ask the privilege of addressing

more at length on this important matter a little later in your session.

Transportation Problem. The transportation problem is an excoedingly serious and pressing one in this country. There has from time to time of late been reason to fear that our rail-roads would not much longer be able to cope with it successfully as at present equipped and co-ordinated. I suggest that it would be wise to provide for a commission of inquiry to ascertain by a horough canvass of the whole question whether our laws as at present framed and administered are as serviceable as they might be in the solution of the prob-lem. It is obviously a problem that lies at the very foundation of our efficiency as a people. Such an inquiry ought to iraw out every circumstance and opinion worth considering and we need to know all sides of the matter if we mean to to anything in the field of federal legisla-

For what we are seeking now, what in my mind is the single thought of this message, is national efficiency and security. We serve a great nation. We hould serve it in the spirit of its peculiar It is the genius of common men or self-government, industry, justice, lib-rty and peace. We should see to it that lacks no instrument, no facility or vigor law, to make it sufficient to play its part with energy, safety, and assured success. In this we are no partisans but heralds and prophets of a new age.

TEN COMPENSATION REFEREES NAMED

Dr. Garber, Superintendent Of Philadelphia Schools, Appointed To State Board Of Education.

Harrisburg. -- Governor Brumbaugh announced the appointments of the ten workmen's compensation referees, and filled a number of other positions in the State workmen's compensation system, as well as the vacancies in the State Water Supply Commission and State Board of Education. The appointments are as follows:

W. B. Scott, former police lieutenant, Philadelphia.

Jacob Snyder, boiler inspector, Roan ing Spring, Blair county. L. E. Christley, attorney-at-law, But-

Paul Houck, clerk to County Commissioners of Schuylkill and former legislator, Shenandoah.

Thomas J. Dunn, safety expert and liability adjuster, Pittsburgh.

W. W. Champion, attorney-at-law, Williamsport. George W. Beamer, attorney-at-law,

Scranton. George C. Clander, Bala, Montgomery county. E. K. Saylor, superintendent water

works and former factory inspector, Lancaster. Charles H. Young, attorney-at-law,

New Castle. H. C. Hubler, attorney-at-law, Scranton, was appointed assistant counsel to the Compensation Board.

Harry Myers, chief of police, Mc Keesport, and J. B. Means, former Regster of Wills, Brookville, Jefferson county, were appointed chief clerks in the Compensation Bureau.

The Governor also announced the apcointment of Oliver S. Kelsey, Lock Haven, former member of the Legisla ture, to be a member of the State Water Supply Commission to succeed B. K. Focht, Congressman-elect, resigned.

Dr. John P. Garber, Superintendent of Philadelphia Schools, was appointed to succeed the late Dr. W. C. Jacobs, Philadelphia, as a member of the State Board of Education.

Miss Helen Glenn, Franklin, Venango county, was appointed State supervisor of mothers' pensions, under the Act of 1915.

55,686 Against Suffrage.

The woman suffrage amendment to he State Constitution was defeated by a majority of 55,686 votes in Pennsylvania, according to an official computation of the vote made at the Capi tol by George D. Thorn, chief clerk to the Secretary of the Commonwealth, pon receipt of a lelegram from Phila delphia giving the vote of that city. Philadelphia was the last county to be neard from. The figures show the vote of the whole State to have been 385 .-348 in favor of the amendment and 441,034 against. The vote outside of Philadelphia was: For amendment, 308,101; against, 318,515.

The total vote of the State on Superior Court Judges was:

Orlady, 543,736. Head, 523,522. Williams, 462,623 Huselton, 235,106. Palmer, 224,069. Wallace, 211,822. The first three were elected.

Grundy Company Incorporated.

The William H. Grundy Company, of Bristol, was incorporated, with a capital of \$1,500,000, to take over the Grundy Manufacturing interests at Bristol. Joseph R. Grundy is the principal stockholder, having all but three shares, which are held by individuals.

The Governor also approved the charters of the following companies in addition to nineteen electric companies for Butler county:

Maple Glen & Maxwell Ferry Comany, Maxwell, \$65,000. Noyes Electric Light Company, Re novo, \$5,000.

South Renovo Electric Light Company, Renovo, \$5,000. Hammersley Water Company, Re-

novo. \$5,000. Atlas Paper Box Company, Philadelphia, \$5,000. Beaver Steel Company, Pittsburgh,

35,000. Charles E. Bard Company, piano manufacturers, Harrisburg, \$5,000. Dickson Borough Home Improvement Company, Scranton, \$6,000.

United Mercantile Company, Pittsburgh, \$10,000. Schmidt-McCormick Company, metal

Hazen Sand Company, Bangor, \$10,-

nanufacturers, Pittsburgh, \$5,000. Samuel C. Kane, Inc., real estate, hiladelphia, \$5,000. Red Path-Brockway Chautauqua ystem, Pittsburgh, \$20,000.

Realty Service Company, Inc., Quakertown, \$6,000. The Natural Gas Building & Loan Association of Tarentum, Tarentum, \$500,000.

The Quality Knitting Mills, Philatelphia, \$50,000. Pittsburgh Federal Truck Sales company, Pittsburgh, \$25,000.

Kensington Lumber Company, New Censington, \$25,000. Nemo Theater Company, Philadelohia, \$5,000.

Matthias & Freeman Paper Comany, Philadelphia, \$50,000. Overbrook Heights Building & Loan

Association, Philadelphia, \$1,000,000. Joseph J. Lifter Building & Loan Association, Philadelphia, \$1,000,000. Fifty-first Street Building & Loan Association, Philadelphita, \$1,000,000.

When a rich man dies the people all say: "Well, he couldn't take any of it with him."

Dr. Pierce's Pellets are best for liver, bowels and stomach. One little Pellet for

a laxative-three for a cathartic .- Adv.

Good Selection. "They've made that old card player

a war news censor." "Good. He'll pass anything."

Not Gray Hairs but Tired 718 nake us look older than we are. Keep your nake us look young. After Eyes young and you will look young. After the Movies always Murine Your Eyes-Don't tell your age. The Proper Way.

"I thought you quarreled with the laundress over the ironing?" "So I did, but that difficulty has been smoothed over."

The Metamorphosis.

"I'd like to know one thing." "What is that?"

"When a cowboy becomes a baseball player, is he turned into a cow-

An Improved Quinine, Does not Cause Nervousness nor Ringing in Head

The happy combination of laxatives in I.AX-ATIVE BROMO QUININE makes the Quinine in this form have a far better effect than the ordinary Quinine, and it can be taken by anyone without affecting the load. Remember to call for the full name, Laxative Bromo Quinine. Look for signature of E. W. Grove. 25c.

Frank Criticism.

Author-I sent you a copy of my latest book a few days ago. I suppose you have glanced over it? Miss Frankleigh-Glanced over it! Why, I read it through three times.

author (pleased)-Indeed! Then you must have found it very interesting? Miss Frankleigh-No, I can't say

that I did. I was merely trying to find out what it was all about.

Ideal Place. "You seem to have a model town

tiere," remarked the visitor.

"Yes, indeed," answered the proud citizen. "The town is well lighted, well paved and neat as a pin. Our street car system is excellent, our telephone service satisfactory, our police and fire departments above criticism. Furthermore, we have cheap gas, good water and Sunday moving pictures."

"Well, well!" "As a matter of fact continued the proud citizen, in a confidential tone, when a man makes up his mind to run for office here he has the dickens of a time getting enough planks together to make a platform."

Why You Sneeze.

There is more than one cause for sneezing, and persons may differ in eptibility to them. A bright light will cause some persons to sneeze, the pollen of certain plants will affect others, and most people are likely to sneeze in the presence of dust. Such sneezing is due to superficial irritation.

The sneeze caused by the effect of cold is different. It is an attempt of nature to cure you. She makes you sneeze for the same reason that she makes you shiver-to generate heat for warming the blood and preventing you from taking more cold-to help relieve the cold you have.

The sneezing from cold is not an act of the nose alone, this being merely the part of the body where it explodes. It is an act of the entire body. during which every muscle gives a jump. The body is affected by a spasmodic effort to warm the entire system and throw off the cold.

HARD TO DROP But Many Drop It.

A young Calif. wife talks about cof

"It was hard to drop Mocha and Java and give Postum a trial, but my nerves were so shattered that I was a nervous wreck and of course that means all kinds of ails. "I did not want to acknowledge cof-

fee caused the trouble for I was very fond of it. At that time a friend came to live with us, and I noticed that after he had been with us a week he would not drink his coffee any more. I asked him the reason. He replied: 'I have not had a headache since I left off drinking coffee, some months ago, till last week, when I began again here at your table. I don't see how anyone can like coffee, anyway, after drinking Postum!"

"I said nothing, but at once ordered a package of Postum. That was five months ago, and we have drank no coffee since, except on two occasions when we had company, and the result each time was that my husband could not sleep, but lay awake and tossed and talked half the night. We were convinced that coffee caused his suffering, so he returned to Postum, convinced that coffee was an enemy, instead of a friend, and he is troubled no more by insomnia.

"I have gained 8 pounds in weight) and my nerves have ceased to quiver. It seems so easy now to quit coffee that caused our aches and ails and take up Postum." Name given by Postum Co., Battle Creek, Mich.

Postum comes in two forms: Postum Cereal-the original formmust be well boiled. 15c and 25c pack-

Instant Postum-a soluble powderdissolves quickly in a cup of hot water, and, with cream and sugar, makes a delicious beverage instantly.

30c and 50c tins. Both kinds are equally delicious and cost about the same per cup.

"There's a Reason" for Postum -sold by Grocers.