$10,000,000 a Year Wasted on Trusses

How 60 Days' Trial Protects You Against Throwing Money Away

Away With Worthless Makeshifts

Ninety-nine out of every hundred dollars spent for elastic and spring trusses might about as well be thrown away.

Close to ten million dollars a year — in this country alone—is practically wasted on such contraptions.

And all simply because nine sufferers out of ten trust to a mere **try-on** or hasty examination instead of first making a **thorough test.**

A Mere Try-on Is a Snare

You can't possibly tell anything about a truss or anything else for rupture merely by trying it on.

A truss or so-called "appliance" may seem alright at first and afterward prove utterly worthless.

The only way in the world you can make sure of exactly what you're getting is by making a thorough **sixty-day test** without having to risk any money.

The Only Thing Good Enough To Stand a 60-Day Test

There is only one thing of any kind for rupture that you can **get** on sixty-days' trial—

Only one thing **good** enough to **stand** such a long and thorough test—

That is our **guaranteed rupture holder.**

We'll make one especially for your case—make it to your measure—and let you try it sixty days—

We'll practically **lend** it to you that long—without asking you to risk a penny.

If it doesn't keep your rupture from coming out or bothering you in any way, no matter how hard you work or strain—if it doesn't prove every claim we make—then you can send it back and it won't cost you a single cent.

Made on New Principle

This guaranteed rupture holder — the famous Cluthe—is so utterly different from everything else for rupture that it has received **eighteen** separate patents. It is far **more** than just a truss. Made on an absolutely new principle.

Unlike everything else, it is **self-regulating self-adjusting** — instantly and automatically **protects you against every strain** so your rupture can't possibly be forced out.

And in **addition** to this constant holding, it proves the **only way ever discovered for overcoming the weakness** which is the **real cause** of rupture.

Just **how** it does that—entirely **automatically** — is all explained in the free book which the coupon below will bring you.

No Belt—No Leg-Straps—No Springs

Does away entirely with the curse of belts, leg-straps, and springs. People who have tried it say it is as comfortable as their clothing. Is waterproof—will hold in the bath. Also perspiration-proof and easily kept clean.

Will Save You From Operation

This guaranteed rupture holder has so thoroughly proved its merits in nearly 300,000 cases that surgeons in the U. S. Army and Navy and physicians in all parts of the world now recommend it instead of advising operation.

It has completely cured hundreds and hundreds of people whose cases seemed almost hopeless.

The Things We Tell in Our Book

There are so many mistaken ideas about rupture that we have taken the time to sum up in a book all we have learned during forty years of experience.

This remarkable book—cloth-bound, 96 pages, 20 chapters, and 23 photographic illustrations—is full of facts never before put in print.

It deals with rupture in all its forms and stages.

It shows the dangers of operation.

It exposes the humbug "appliances," "methods," "plasters," etc.

It shows why wearing elastic or spring trusses is almost sure to shorten your life.

And it tells about the famous Cluthe—how simple it is—how it ends constant expense—how you can try it sixty days without having to risk a penny, and how little it costs if you keep it.

Also gives over 5,000 voluntary endorsements from benefited and cured people.

Send for this book to-day—don't put it off—the minute it takes to write for it may free you from trouble for the rest of your life. Simply use the coupon or just say in a letter "Send me your book."

THIS BRINGS IT
Box 662—CLUTHE COMPANY
125 East 23rd St., NEW YORK CITY
Send me your Free Book and Trial Offer.

Name .....

Address .....

2,000,000 FISH PUT OUT IN YEAR

Trout Record of State Fisheries Department Greatest Ever Known Here

Over 2,000,000 young trout were placed in the streams of Pennsylvania during 1915 by the State Department of Fisheries, this "planting" being all of yearling fish. It is the largest number of such fish ever sent out from the State hatcheries and numerous fishing clubs and organizations of sportsmen co-operated in turning loose the fish and in making reports on the manner in which they survived.

The shipments of young trout made in the last two months ran over 300,000, about 214,000 being "planted" in November and 92,957 in December. All of these fish were sent out under direction of wardens with assistance of members of fishing clubs.

According to department officials the take of herring eggs on Lake Erie was the greatest ever made and the Erie hatchery has sent over 20,000,000 herring eggs and 1,800,000 white fish eggs to the Torresdale hatchery, while the Union City and Corry hatcheries have sent to the Fairmount Park Aquarium in Philadelphia and to the Wayne and Bellefonte hatcheries large numbers of brown trout and white fish eggs to be hatched for general distribution. There are over 40,000,000 eggs at Union City to be hatched and over 176,000,000 herring eggs are at Erie and 19,695,000 held for the State at New York.

To Invest $100,000. — The State will invest $100,000 of the new fire insurance fund created by the last Legislature as the nucleus of the fund for the Commonwealth to carry its own insurance and will retain $75,000 in cash as the result of a conference of the fiscal officials. The $100,000 is to be put into bonds on which bids will be opened to-morrow. The balance of the fund is to be retained until it runs over $100,000 when another investment will be made. The plan is to have the fund amount to $1,000,000 by 1920 when the State will carry its own fire insurance.

No Rate Appeal Yet.—State compensation officials here say that they have not heard of the objections raised by Reading underwear manufacturers against the State insurance rate for that trade. Provision is made for appeals to the central rating and inspection board and also to the State insurance fund board if anyone feels aggrieved by rates. The compensation system appears to be going ahead and accident reports are coming in by the bale. As far as known, there have been very few dismissals of employes because of compensation and difficulties which were feared have not turned up. The board will meet to-morrow to act on applications for exemptions.

Since January 1 about fourteen deaths coming under compensation have been reported from various industries.

Discussed Oleo. — The relation of State and federal oleo laws was discussed to-day by W. T. Creasy and John G. McSparran, representing the State Grange; Dairy and Food Commissioner Foust and Deputy Attorney General Hargest. The talk was regarding the way the State will handle interstate shipments.

Hogarth Loses.—The Public Service Commission to-day dismissed the complaint of J. B. Hogarth, of Philadelphia, against accounting methods of the Philadelphia Rapid Transit Company. Hogarth never appeared for a hearing. A rehearing was also refused in the case of Ulrich vs. Eastern Pennsylvania Light, Heat and Power Company, of Schuylkill county.

Guard Appointments. — National Guard appointments announced here to-day included Second Lieutenant John E. Jeffords, Company A, Third Infantry, to be captain, Company L, Third Infantry; George Van Nostrand, first lieutenant, Company A, Thirteenth Infantry, recommissioned.

An Avoca Fight.—R. K. Bailey has brought a quo warranto suit before the Attorney General against the Citizens Avoca Light and Power Company, of Avoca. A hearing will be held on January 20.

Governor Returns.—Governor Brumbaugh returned to the Capitol to-day after a visit to Reading, where he spoke yesterday. The Governor will be here most of the week.

Commission Meets.—The Public Service Commission is in session this afternoon on contract and charter applications. An executive session will be held.

Board Day To-morrow.—To-morrow will be "board day" at the Capitol and several boards will have monthly sessions.

Dr. Esler's Illness.—Dr. James M. Esler, chief of the bureau of documents, has been seriously ill at his home in Tarentum.

Not Much Held Here.—Harrisburg financial institutions outside of the two State active depositories have little State money now. The Commercial has $5,000 of the sinking fund; the First and Harrisburg National each $20,000 of the general fund; Mechanics, $20,000 of sinking fund, and Union Trust, $20,000 general fund. The Harrisburg Trust and Commonwealth Trust, the two active depositories, had about $130,000 each on December 1.

Two Held on Charge of Assaulting Aged Man

George and Jacob Allen, arrested Saturday afternoon on a charge of feloniously assaulting John Gibbons, a farmer residing near Hummelstown, will be given a hearing, as soon as the man's condition will permit. Gibbons who is 60 years of age is in the Harrisburg Hospital. He has several lacerations of the scalp and will recover.

Gibbons came to Harrisburg Saturday with a load of hay which he delivered to Jacob Weiner in Hickory avenue, receiving a check for $20 and two dollars in cash. A son who accompanied the father to this city had gone up town, and on his return found his parent unconscious in the stable, and bleeding at the nose and from cuts on the head. He called the police.

The Allens were seen about the stable, and in company with Gibbons. After the discovery of the assault, they were found up-town spending money freely. Both were sent to jail without bail. The arrest was made by John Murnane, city detective, and Patrolman Patrick Hylan.

MUMMERS TO CONTINUE TO MEET IN STATION

The Harrisburg Mummers' Association will meet Wednesday night at the police station. On Saturday Mayor E. S. Meals tendered the mummers the use of the basement for meeting purposes. Mayor Meals will be elected a life member at this meeting. A committee will be named to arrange for the annual banquet. The committee on finance will report all bills paid and a balance of $30, including two subscriptions of $5 each, from the Regent and Victoria Theaters, which were not formerly announced.

STEELTON NEWS

WANT TO KNOW ABOUT ORDINANCE

Municipal Circles Wonder Why Measure Doesn't Mention Sewer and Other Things

That members of Steelton's borough council will carefully study the provisions of the ordinance granting the Pennsylvania Railroad Company the right to construct a new freight spur from Harrisburg to the Pennsylvania Steel Works and establishing three grade crossings, now before council on third and final readings, before they vote in favor of the final passage of the measure, was intimated in municipal circles this morning.

As the ordinance now stands permission is granted the railroad to establish three grade crossings; the first at Franklin street with three tracks; the second at Conestoga street with three tracks and the third at Trewick street with one track. In return for establishing these crossings, which residents of the West Side declare would make travel from this section to Front street rather dangerous, the borough receives nothing, as the ordinance now stands.

The rather widely-discussed elimination of the old canal nuisance is not assured by this measure according to municipal circles, and neither does the ordinance say that any sewer will be built by the Railroad company to drain the upper end of town—now cared for by the canal—as a more or less widely discussed report has intimated.

Of course, friends of the ordinance point out, the measure doesn't say that the sewer will not be built at no expense to the borough — it merely doesn't mention the sewer or elimination of the canal nuisance at all. And men closely identified with the best interests of the borough feel that the ordinance should be more explicit and say just what the borough will receive in return for the valuable rights it confers by the measure.

So that is why councilmen are giving the measure serious study before passing it finally.

Centenary U. B. Sunday School Annex Dedicated

More than 1,000 people attended the services yesterday which marked the rededication and opening of the recently completed annex to the Sunday school room at Centenary United Brethren Church, South Second street. Yesterday's services ended a celebration, which has extended over eight days and marked an epoch in the history of activities at Centenary, one of the most active of the borough's churches.

At the morning and evening services the Rev. I. E. Runk, of Scottdale, delivered impressive sermons. H. J. Sanders, teacher of the men's class, No. 23, had charge of another of the services.

Steelton Snapshots

To Hold Banquet. — The Croatian Sokol, at a meeting yesterday, decided to hold its annual banquet January 29 in Croatian Hall, South Second street.

Committee Meets. — The executive committee of the Steelton Civic Club met this afternoon at the home of the president, Mrs. J. M. Heagy.

To Play Series.—A basketball series has been arranged by the Central Grammar School and the Lincoln Grammar School of Harrisburg. The first game was played in Felton Hall this afternoon.

To Hold Banquet. — Susquehanna Tribe, Improved Order of Red Men, will hold its annual banquet this evening.

TEACHERS TO MEET

Superintendent L. E. McGinnes has announced the program for tomorrow's meeting of borough teachers. It follows:

Music; "The Content, Form and Sound of Words as a Preparation for Reading," Minnie H. Huber, C Primary grade; "The Relation of Primary Reading to Childhood Experience," Jennie K. Green, B Primary grade; "How the Mind Reaches the Abstract," (a, In Arithmetic) Margaret G. Dailey, A Primary grade; (b, In Geometry), L. B. Nye, High school; "The Casual Factor in Geography," C. F. Detweiler, principal West Side; General discussion; Discussion of Chapters II and III of Jones' Principles of Education Applied to Practice, the subjects of study and motivation.

QUARTET CLUB ELECTS

At the annual meeting of the German Quartet Club in its South Front street hall yesterday officers were elected as follows: President, Joseph Gabner; first vice-president, Anton Weiss; second vice-president, Jakob Spatt; secretary, Frank Shatt; financial secretary, Andreas Bauman; treasurer, Cris Tittiger; musical director, Karl Bolbecher; trustees, Anton Bonitz, Max Feigler and George Frey; house committee, Frank Schall, Andreas Bauman and Fred Hamerdinger.

MRS. BARBARA HAAS

Mrs. Barbara Haas, 73 years old, died at her home, 354 Swatara street, last evening from a complication of diseases. She is survived by her husband, two daughters and three sons. Funeral services will be held Thursday morning in St. James' Catholic church. The Rev. J. C. Thompson will officiate and burial will be made in Mt. Calvary cemetery.

STEVE TKALAC

Funeral services for Steve Tkalac, of Bressler, who died in the Harrisburg Hospital Saturday afternoon, will be held in St. Mary's Catholic Church Wednesday morning. Burial will be made in Mount Calvary Cemetery. Death was due to pneumonia.

MARY HOKE

Funeral services for Mary Hoke, the 9-year-old daughter of Mr. and Mrs. Harry Hoke, who died yesterday, will be held Wednesday afternoon from her late home, 434 Frederick street. The Rev. A. K. Wier, pastor of Centenary United Brethren Church, will officiate. Burial will be made at Oberlin.

QUIETLY MARRIED

Slipping quietly away from their friends Saturday, Donald Reifsnyder, of Harrisburg street, and Miss Lulu Cargill, of 412 Swatara street, went to Baltimore, where they were married by the Rev. J. E. Cleffman, pastor of the First United Brethren Church. Miss Cargill is the daughter of Mr. and Mrs. Samuel S. Cargill and has a host of friends in the borough. Mr. Reifsnyder is a draughtsman for the Pennsylvania Steel Company. Mr. and Mrs. Reifsnyder will reside with the bride's parents.

STEELTON PERSONALS

Edward Lewis, secretary of the Board of Health, is ill with the grip.

A. B. Lesher, of Reading, is the guest of the Rev. and Mrs. A. K. Wier.

The Ministerial Association met this morning in Trinity Parish House, Pine street. The Rev. George N. Lauffer, pastor of St. John's Lutheran Church, read a paper on "The Church as a Community Force."

MRS. FISHER ENTERTAINS

Mrs. Fred Fisher entertained a few friends at her home, 237 Swatara street, the other evening. Dainty refreshments were served to the following: Mrs. J. Eutzy, Mrs. Bickel, Mrs. George Kichman, Mrs. J. S. Decker, Mrs. E. Gutekunst and Mrs. C. Fisher. Mrs. Gutekunst entertained the ladies with piano selections.

CHILD DIES

Funeral services for the 3-year-old daughter of Mr. and Mrs. Joseph Prestis were held yesterday afternoon at the home, 319 Francis street. Burial was made in Mount Calvary Cemetery.

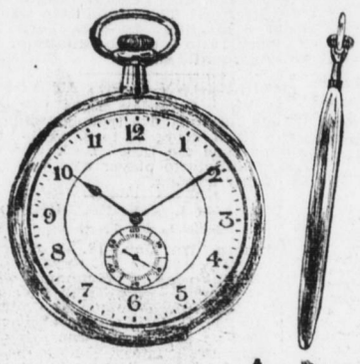
A Big Sale of Reliable Watches

CLASTER'S

A Big Sale of Reliable Watches

EXTRAORDINARY WATCH SALE

5c a Day--35c a Week



This is the biggest and most attractive watch offer ever made by a reliable Harrisburg firm.

If you possess an Ingersoll Watch, no matter how old or in what condition it may be in, we will allow you full price for it, in exchange for one of our new model Trenton Watches, and allow you to pay the difference in payments of 35c weekly.

We credit you with the original full price of the Ingersoll Watch, which you are allowed to keep until the price we allow you for it and your payments amount to the special low price of the Trenton Watch. As soon as the payments are made we will deliver to you

A New Trenton Watch

Allowing you to make your selection from the following list:

Trenton 7 Jewel Model
In solid nickel case....$5.00
In 10-year gold filled open face case $7.00
In 10-year gold filled hunting case $8.00
In 20-year gold filled open face case $9.00
In 20-year gold filled open face, case jointed, $10.00
In 20-year gold filled hunting case $11.50

Trenton 15 Jewel Model
In solid nickel case....$8.00
In 20-year gold filled open face case $12.00
In 20-year gold filled hunting case $15.00
In 25-year gold filled open face case $15.00
In 25-year gold filled hunting case $19.00

Trenton 19 Jewel Model
In 20-year gold filled open face case $25.00
In 20-year gold filled jointed case $27.00
In 20-year gold filled hunting case $28.00
In 25-year gold filled open face case $28.00
In 25-year gold filled hunting case $35.00

We are sole agents for Harrisburg for the Trenton Watch factory and as we are limited to a specified number of watches to be sold on the above extraordinary liberal plan, it is advisable to take advantage of it at once. This is not an instalment proposition, but a special opportunity extended you by the Trenton Watch Company.

SPECIAL SALE OF WATCHES

CLASTER'S IS HEADQUARTERS FOR WATCHES OF ALL KINDS

We are not only representatives for the Trenton Watch Factory, but carry in stock the largest assortments of other well-known watches, such as the **Hamilton, Howard, Elgin, Waltham, Illinois** and other standard American and imported makes which we offer at

SPECIAL LOW PRICES DURING THIS SALE

H. C. CLASTER

GEMS—JEWELS—SILVERWARE

302 Market Street

A Big Sale of Reliable Watches

A Big Sale of Reliable Watches

LOOK AT CHILD'S TONGUE IF SICK, CROSS, FEVERISH

Hurry, Mother! Remove poisons from little somach, liver, bowels.

Give "California Syrup of Figs" at once if bilious or constipated.

Look at the tongue, mother! It coated, it is a sure sign that your little one's stomach, liver and bowels need a gentle, thorough cleansing at once.

When peevish, cross, listless, pale, doesn't sleep, doesn't eat or act naturally, or is feverish, stomach sour, breath bad; has stomach-ache, sore throat, diarrhoea, full of cold, give a teaspoonful of "California Syrup of Figs," and in a few hours all the foul, constipated waste, undigested food and sour bile gently moves out of the little bowels without griping, and you have a well, playful child again.

You needn't coax sick children to take this harmless "fruit laxative;" they love its delicious taste, and it always makes them feel splendid.

Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has directions for babies, children of all ages and for grown-ups plainly on the bottle. Beware of counterfeits sold here. To be sure you get the genuine, ask to see that it is made by "California Fig Syrup Company." Refuse any other kind with contempt.

CONTROVERSY SETTLED

The recent controversy between the Fink Brewing Company and the United States Revenue Department which has been in the Federal court for some time has been settled.

A SURE WAY TO END DANDRUFF

There is one sure way to end dandruff that has never failed. Dandruff is caused by a little parasite or germ that burrows underneath the scalp and feeds on the nutrition that should go into the scalp and hair. The only way to kill dandruff is to kill the dandruff germ. To do this, go to the drug store and get a small cake of Vacuum, and dissolve it in a pint of hot water. Then apply to the scalp as a shampoo. In a short time your dandruff will disappear. For sale by Croll Keller, A. M. Rickert, Kaufman's Drug Store, W. F. Stever Pharmacy, Kitzmiller's Pharmacy and other live druggists.—Advertisement.

Cure Cranky Coughs

If your cough won't listen to reasonable amount of natural persuasion, then it is high time you tried a bottle of our

Tar, Tolu and White Pine Cough Syrup

A tried and true medicine of merit.

25c

Forney's Drug Store
31 N. Second Street
We Serve You Wherever You Are

HIGHSPIRE

Measure to Do Away With Highspire Piggeries

There will be no more piggeries in Highspire if the present plans of the board of health are endorsed by council. The board has recommended that council pass an ordinance forbidding the erection of a piggery within 100 feet of any building, public or otherwise, in the borough. The ordinance is now in committee and will be acted upon at council's next meeting. Council appropriated $100 to the board of health, decided to appoint a street commissioner only during the months between April 1 and October 31, and transacted considerable routine business. President Hoffmeister appointed Clarence Leiter a member of the board of health and named the following committees:

Finance committee—Martin A. Cumbler, chairman, Harvey E. Rheem and Clarence B. Shelley.

Ordinance committee — Harvey E. Rheem, chairman, and L. R. Brown.

Highway committee — J. K. Wise, chairman, and C. W. Baker.

Sanitary committee—C. W. Baker, chairman, and C. B. Shelley.

Town property—C. B. Sheeley, chairman, and R. L. Brown.

Printing—R. L. Brown, chairman, and J. K. Wise.

Fire committee—C. W. Baker, chairman, R. L. Brown, M. A. Cumbler and H. E. Rheem.

MIDDLETOWN

B. F. SHULTZ DIES 36 HOURS AFTER HIS WIFE

Less than thirty-six hours after the death of his wife, Emma, B. Frank Shultz, a miller, died at his home in South Union street Saturday evening at 11.30 o'clock. He was 79 years old. Grief over the death of his wife is believed to have caused his demise.

Mrs. Shultz died Friday afternoon at 2 o'clock from the effects of a paralytic stroke sustained Thursday evening. She was 74 years old.

Mr. and Mrs. Shultz are survived by one son, Edwin W., of New Britain, Conn., and one daughter, Mrs. Mary L. Gingrich, of Lancaster.

Double funeral services will be held at the late home to-morrow morning at 11 o'clock. The Rev. O. M. Kraybill, pastor of the Church of God, will officiate and burial will be made in the Mount Joy Cemetery.

MIDDLETOWN NOTES

The primary department of the Church of God was opened yesterday afternoon with appropriate dedicatory exercises.

The first week of the union revival services being conducted in the market house was a success. More than $160 was collected last week and large crowds attended every service.

MRS. JOHN H. DIEBEL

Mrs. John H. Diebel, 43 years old, of 62 Wilson street, died at the Harrisburg Hospital yesterday afternoon. She was admitted to the hospital on January 6.

PHILIP C. ELBERTI

The funeral of Philip C. Elberti, 319 Burchfield street, will take place to-morrow morning. Services will be held at the home at 10 o'clock and will be conducted by the Rev. H. F. Hoover, pastor of the Church of God at Middletown. Burial will be made in Middletown Cemetery. The pallbearers will be selected from the various secret orders to which deceased belonged.

GET IT FIRST—NOT LAST

When a cold grips your system it is convincing proof that your condition is weakened—remember that. It is risky indeed to simply trust your strength to throw it off, because neglected colds have brought more serious sickness than any other one thing, while weakening cathartics and stimulating syrups are often depressing and dangerous.

The one best treatment for any cold—the one so often relied on when others fail, is the powerful blood-nourishment in Scott's Emulsion, which feeds the very sources of bodily strength to suppress the present cold and generate strength to thwart further sickness.

Get Scott's first, not last—and insist on the genuine—always free from alcohol and injurious drugs.

Scott & Bowne, Bloomfield, N. J. 15-32

Big Improvements at Steelton in '16 Are Announced by Officials

Another big improvement program surpassed in magnitude only by the big extensions of last year has been announced by officials of the Pennsylvania Steel Company for the Steelton plant, for the present year.

The program included the construction of new 14-inch and 16-inch merchant mills, a new plant for sintering the flue dust from the blast furnaces and fine ores and an extension to the present machine shop with the addition of more machine tool equipment. No. 3 blast furnace will be remodeled and reconstructed, as announced some time ago, and extensions will be made to the blast furnace power plant. This will consist of one gas-driven blowing engine and one 3,000 kw. gas-driven electric generator. A 2,400 horsepower boiler plant will also be built.

At the Lebanon plant the company will add to its ore concentrating and sintering plant.

The improvements at the local plant will entail the expenditure of many thousands of dollars and will give work to many men. Completion of the program will mark another step towards placing the plant on a part with the best equipped steel-making mills in the country, and will show another example of the energy and industry of Vice-president J. V. W. Reynders, under whose direction the plans were conceived and carried out.

During 1915 the company completed its 44-inch blooming mill, 35-inch roughing mill, a 28-inch rail and structural and finishing mill; a 500-ton blast furnace, an eye-bar plant, one heating furnace and a forge plant, together with a second forging unit consisting of four light presses and the necessary furnaces and other equipment. An iron-ore yard and bridge for stocking and handling ore was also completed.

CAMBRIA ADDS $660,000 TO ITS ANNUAL PAYROLL

Johnstown, Pa., Jan. 9.—The Cambria Steel Company to-day announced a 10 per cent. increase in the wages of all employes excepting those working on salary or tonnage. The increase will add $300,000 to the annual payroll.

CRUCIBLE STEEL STRIKERS ARE BACK AT WORK

New York, Jan. 10.—The 750 men who struck last week at the Jersey City plant of the Crucible Steel Company of America returned to work today on the promise of the management that their demands would be considered.

GROWTH OF BANK IS UNPARELLELED

[Continued from First Page.]

$442.83 while the number of banks increased from 2,100 to 2,159.

The Comptroller's principal recommendation for legislation is for an amendment to the bank law authorizing and directing the Department of Justice to bring suits against usurers upon information furnished either by the Comptroller or through other sources.

Other recommendations given under a heading "To Prevent Bank Failures" propose: To prohibit officers from borrowing from their own banks; to prevent loans to directors except with the approval of the board; to require officers and employes to give surety bonds; to limit direct and indirect loans to one individual, firm or corporation; to prevent or limit overdrafts; to require certificates of deposit to be signed by two directors; to prevent erasures on the books of a bank; to limit interest paid on deposits; to authorize the establishment of branches in the United States; to permit branches in Alaska and insular possessions; to authorize minimum interest charges—which ordinarily might be usurious—on small loans and to authorize the Comptroller to bring proceedings against directors for losses sustained by a bank through violation of the bank act.

The report renews the Comptroller's recommendations of last year for other legislation, including the giving of authority to the Comptroller to remove directors guilty of persistent violations of the bank act.

To Check Ursury

Mr. Williams shows there were 14 failures during the 12 months ended October 31. In the last 50 years, he says, there were 208 failures attributable to criminal acts, while injudicious or careless banking was responsible for 136 others.

"It is time," says the report, "for all banks of this country to realize that the Federal Reserve act was framed to benefit not only the banks, but also the customers of the banks, that one of the great objects of the law was to decentralize the money of the country; to effect a more equitable distribution of capital and do away with the old system by which the resources of our banks have been so greatly concentrated in a few cities or sections, there to be loaned out largely on speculative ventures, while in other regions money needed so urgently for the legitimate purposes of industry and of development has been scarce and oftentimes obtainable only, if at all, at rates injurious, if not prohibitory."

Speaking of the Federal Reserve system Mr. Williams says the withdrawal of reserve funds from banks in the large cities and their transfer to Reserve Banks has not caused the predicted "convulsion from which the whole country would suffer." "The business and commerce of the United States," he points out in this connection, "have not contracted. They have expended to dimensions never before reached."

TEN PER CENT. WAGE INCREASE

[Continued from First Page.]

company's plan of sharing with employes the increased profits from big business.

RINGWORM ON FACE AND BODY

Of Boy. Itched Very Much. Scratched In Sleep. He Couldn't Bear His Clothing Near Eruptions.

HEALED BY CUTICURA SOAP AND OINTMENT

"My boy began scratching his face and body, and big blotches came out and went into ringworms. The ringworms were both large and small and they spread too. The skin was red and inflamed and the ringworms itched very much and he scratched in his sleep. He couldn't bear his clothing near the eruptions and he scratched them till they got very sore.

"He had the trouble about one year. I read about Cuticura Soap and Ointment and I decided to send out for some. I used them only a few times and he hasn't been bothered since. He is well." (Signed) Mrs. Jennie M. Wilson, 142 Jackson St., Philadelphia, Pa., July 22, 1915.

Sample Each Free by Mail

With 32-p. Skin Book on request. Address post-card "Cuticura, Dept. T, Boston." Sold throughout the world.

Spectacles We Make

give prompt relief to children who have weak eyes or poor sight.

Belsinger eye service is based on "One pleased patron sends two to be pleased."

J. S. Belsinger

205 LOCUST STREET
Opp. Orpheum

Eyes examined. Lenses ground in our own laboratory.

Optometrists Opticians

Your name stamped in gold on your spectacle case, 10c.