## **TES** CHANGES IN RRENCY SYSTEM

loney Law Displaces 122-Year-Old Code.

R-REACHING IN SCOPE

stant Law Relating to Fi Passed in Many Years-Esal Features of the Meas-Explained in Nontechnical Language.

igton, Dec. 23.-The new bill of the country is one of the reaching measures relating to hat have been enacted in

agnitude of the subject, the I interests affected and the e debates in both branches has to follow the changes the essentials of this highly measure in its important money, finance, banking tire range of fiscal subjects, od private, which it affects.

nmary of the Bill. view, therefore, of presentnctly and in non-technical in epitome of the salient feameasure as finally framed, ving summary is given of the hole and of its principal de-

Hy speaking, the first steps ken to bring into operation the w financial system will be an organization committee s of the secretary of the secretary of agriculture and of the currency.

have 60 days within which to applications for membership ew system, and one year's llowed before the government pel the dissolution of any nank that refuses to join.

"Take Up the Slack." w law will make little direct the operation of the presional banks, except to allow loan a certain amount of their pon farm mortgages.

ilef purpose is to add a new machinery to the banking that will "take up the slack' the changing business condieach year; that will give the place to quickly convert their into cash in time of need, and III bring out new federal curthen it is needed, and retire it noney becomes "cheap." are now required to keep a

percentage of their deposits as " part in cash in their own and part of which may be re d in the banks of New York, St. Louis and other designat

mes of sudden financial dewhen banks have loaned up to limit of their resources, these furnish little relief, because are paid out to meet demands ks are left in a precarious con

Basic Principle of Law. basic principle of the new law

these reserve funds out into on when necessary without g the safety of any bank, and ide a place to which local may rush in a crisis and get the "prime commercial pay hold in their vaults. s to be accomplished through

of regional reserve banks, or oirs of reserves," in which all hall deposit a stated part of ney they are required to hold

the new system, when a flurry comes the banks can amercial paper, such as notes, and bills of exchange, to these oirs," and secure the use of wn reserves, or, if necessary, e reserve of other banks, by ing this security.

new regional banks will rebout one-half of the bank reof the country. They in turn permitted to loan back to the all but 35 per cent, of these , so that in case of emergency of cash can be brought out culation quickly.

anks will have to pay for these owever, as individuals have to a loan from any local bank, charge is expected to prevent free use of the reserves held

regional banks. New Paper Currency.

w form of paper currency is vided for, to come out in case gency, and which is expected ack into the hands of the govwhen times are normal. treasury notes" will be printed government and issued through gional reserve bank, and will guarantee both of the rebank and of the government! demand for currency in any of the country exceeds the of circulating money a regional au secure this new money government and put it into

a reserve behind each note provision is expected to be the that will drive the new

on; but a gold reserve of 40

and commercial paper equal

ull value of the note must be

back into retirement when it

Clearly Explained. llowing analysis presents the of the new law without ad-

osely to the technical division uage of the measure: head of the system will stand

Coming to Herself.

occasion Dr. Francis Wartrying to bring back to cona woman who had had a stroke. His efforts seemed be in vain. For a long time ances were only the ravings m, but all at once she sat up and, looking straight at Docer, she cried cut: "Oh, you man!" "Ah." said Doctor hearfully, "now she's beginalk sense!"-Pearson's Week-

a federal reserve board at Washington, appointed by the president, and to consist of the secretary of the treasury, the controller of the currency and five other members. Two of these shall be expert bankers, but none shall have banking affiliations or own bank stock during their service. This board will exercise general con-

trol over the entire system. The temporary "organization committee," or the federal reserve board, will select from eight to twelve cities where regional reserve banks shall be located and will divide the entire country geographically with these cities as the centers of districts. All national banks in a district will be required to subscribe for the stock of the regional reserve bank in that district and to keep a portion of their reserves there.

Known as "Member Banks."

Local banks will be known as "member banks" because they will own the stock of the regional reserve bank of their district. Each member bank will be required to take capital stock of the regional reserve bank, equal to per cent. of the member bank's capital and surplus. The capital of the regional bank will increase or decrease so that it always represents 6 per cent, of the combined capital and surplus of all the banks of the district that have joined the system.

National banks are compelled to join and state banks are permitted to if they bring their reserve requirements up to the standard set for national banks and submit to national examinations

Public Can Buy Stock. Public ownership of the stock of the regional reserve banks is permitted only in case enough banks do not join in any district to provide a capital stock of \$4,000,000. In such event the public may purchase the stock in quantities limited to \$25,000 for each individual, but the voting of this stock will be placed in the hands of government representatives on the board of

directors of the regional reserve bank. The regional reserve banks may do business only with their member banks, not with the public, except that certain "open market operations" such as the purchase and sale of gold, government, or municipal bonds, and certain forms of bills of exchange, are permitted. These banks will make their earnings from the loans made to member banks, and from the purchase and sale of bonds and foreign bills of exchange.

Must Put Up Cash.

Member banks will be compelled to put up in cash only one-half of their subscription to the capital of the new banks, the rest can be called for if needed by the regional bank. Dividends of 6 per cent. will be paid on this stock to the member banks, and the stock will be non-taxable.

After these dividends are paid onehalf of the surplus net earnings goes to create a regional surplus fund, and when this has reached 40 per cent. of the regional bank's paid in capital these earnings are to go into the United States treasury. The balances of the net earnings are to be paid to the United States as a franchise tax.

With the machinery thus created for a new banking system that is supplementary to the commercial banks of the country, the law provides for a gradual transfer of part of the bank reserves to these new "reservoir"

banks. In ord ditions, or to withdraw too suddenly the heavy deposits of country banks in the large cities, the law provides that three years may be consumed in shifting these balances and that, if necessary, part of the reserves transferred to the regional banks may consist of commercial paper.

senate and house were made in conference:

Alaska excluded from provisions of act.

instead of \$10,000, as provided in house bill.

than twelve," as provided by the senate.

A and one for Class B directors.

in the vaults of local banks.

ated tax against any depletion.

years instead of one to five years.

following session of congress opens.

Another Evil.

took out \$250,000 insurance on \$200

worth of goods." Gillis-"That's

carry \$25,000 life insurance on a 30-

No Favorites.

berry shortcake: A circular solid,

every point in which perimeter is

equidistant from the strawberry .-

Definition of a boarding house straw-

Willis-"I see a fellow in New York

be permitted to collect only actual expenses.

officer, director, employe or stockholder of any bank.

members of organization committee.

at ten years.

serve banks.

power whatever.

subscribing bank.

stricken out.

determined.

cent life."-Puck.

Everybody's Magazine.

The amount of reserve required from every bank under the new law, and the place where it must be kept,

are as follows: Country banks-Total reserve required, 12 per cent, of demand deposits and 5 per cent, of time deposits. Fivetwelfths must be held in the bank's own vaults for two years and fourtwelfths after that. For the first year two-twelfths must be kept in the regional bank, increasing one-twelfth each six months thereafter until it reaches five-twelfths of the total reserve. For three years the unallotted part of the reserve may be kept in the banks of reserve cities. After that .ime it must be kept either in the country banks and vaults or in the regional reserve bank.

Reserve city banks-Total reserve required, 15 per cent, of demand and 5 per cent, of time deposits. Six-fifteenths must be kept in the bank's vaults for the first two years and fivefifteenths after that time. Three-fifteenths must be kept in the regional reserve bank for the first year, increasing one-fifteenth every six months thereafter until it reaches sixfifteenths. For three years the unallotted portion of the reserve may be kept in other banks, in its own vaults, or in the regional bank; after that time in one of the latter two places.

Central reserve city banks (New York, Chicago and St. Louis)-Total reserve required, 18 per cent, of demand and 5 per cent. of time deposits. Seven-eighteenths in the regional reserve banks and the remaining fiveeighteenths in either place the bank may choose

Regional Reserve Banks.

These immense funds of reserves from "member banks," together with government moneys, will make up the deposits of the regional reserve banks. Each of these banks will be administered by a board of nine directors, six of whom will be elected by the banks. and three appointed by the federal reserve board.

The regional reserve banks may redistrict-that is, buy at a discount from its member banks-"prime commercial paper" when the member banks desire to convert these assets into money.

Character of Paper.

The exact terms of this important provision as to the character of paper upon which the regional reserve banks may furnish cash are as follows:

"Upon the indorsement of any of its member banks, with a waiver of demand notice and protest by such banks, and federal (regional) reserve bank may discount notes, drafts, and bills of exchange arising out of actual commercial transactions: that is. notes, drafts, and bills of exchange is sued or drawn for agricultural, industrial or commercial purposes, or the proceeds of which have been used, or are to be used, for such purposes, the federal reserve board to have the right to determine or define the character of the paper thus eligible for discount, within the meaning of this

Eligible for Discount.

Nothing in this act contained shall be construed to prohibit such notes, drafts and bills of exchange, secured by staple agricultural products, or other goods, wares, or merchandise, from being eligible for such discount: but such definition shall not include notes. drafts, or bills covering merely investor issued or drawn purpose of carrying or trading in stocks, bonds or other investment securities, except bonds and notes of the

government of the United States "Notes, drafts and bills admitted to discount under the terms of the paragraph must have a maturity at the time of discount of not more than 90

HOW DISPUTED POINTS WERE ADJUSTED

The following changes affecting points at difference between the

Comptroller of currency and secretary of agriculture retained as

Comptroller of currency made ex-officio member of federal reserve

After federal reserve districts are established, national banking asso-

Individuals may purchase up to \$25,000 stock in federal reserve bank

Stock not held by member banks shall not be entitled to any voting

Number of regional reserve banks to be "not less than eight nor more

The minimum capital of regional reserve banks fixed at \$4,000,000.

No senator or representative can be an officer of a federal reserve

No director of Class C directors of federal reserve board shall be an

Each member bank is permitted to nominate one candidate for Class

Subscription of member banks 6 per cent, of capital and surplus of

Senate provision for the guarantee of national bank deposits elim-

Use of federal reserve notes as part of reserves of member banks

At least one-third of the reserves of the country banks must be held

House provision for collections at par practically restored, banks to

Retirement of 2 per cent. bonds aggregating \$300,000,000 within 20

Gold reserve behind the notes remains at 40 per cent., with a gradu-

Salary of members of the federal board increased from \$10,000 to

Members of reserve board shall serve two, four, six, eight and ten

Compensations for directors, officers and employes of federal reserve

Recess appointments to reserve board shall expire 30 days after the

Net balance of amounts due to and from other banks shall be taken

Wants Soldiers to Swagger.

to the colonel of the One Hundred and

Sixteenth regiment, which is located

has issued a special order to be read

in every company of his command.

which reads as follows: "A soldier's

uniform is only comely when it is

worn with pride, even with swagger.

Under these conditions it is incompar-

able. Try to be chic, and while you

are in the army, at least put some

heart into yourself."

Soldiers ought to swagger according

as the basis for ascertaining the deposits against which reserves shall be

nothing. I know a lot of fellows who at Vannes, near Lorlent, France. He

years provided for as against retirement of \$125,000,000 in senate bill.

Reserve board can liquidate or reorganize reserve banks,

banks shall be subject to the approval of the federal reserve board.

board and total membership retained at seven and the term of office fixed

ciations shall have 30 days in which to subscribe for capital stock of re-

FIVE FUNDAMENTALS OF THE CURRENCY BILL

issue of currency, guaranteed by the government, based upon notes and bills representing commercial transactions and backed by a gold reserve. The new currency is expected to contract and expand to neet the varied demands of trade.

Concentration of the bank reserves of the country in regional institutions capitalized by the banks of the country and controlled by directors elected by the banks.

Creation of a market for the ne gotiable commercial paper which forms the bulk of the assets of the banks, where, in time of stress, those assets may be easily and without loss transformed into cash. Establishment of from eight to twelve great regional banks

and centralize and mobilize the reserves of the local banks. Creation of a federal reserve board of seven members appointed by the president, with final powers of control and supervision over the

entire system.

throughout the country, which will

issue currency, rediscount paper

days; provided, that notes, drafts and bills drawn or issued for agricultural purposes or based on live stock and having a maturity not exceeding six months may be discounted in an amount to be limited to a percentage of the capital of the federal (regional) reserve bank, to be ascertained and fixed by the federal reserve board."

The "Elastic" Element.

The new treasury notes, which are to furnish the "elastic" element in the currency system, and to add to the country's circulating money in time of need, will come into use in the following way:

The notes will be printed by the government, with a distinctive style for each regional reserve bank. One of the three directors named by the federal reserve board for each regional he?" bank will be known as the "federal reserve agent" for that bank, and a supply of the notes will be placed in his custody.

sources will permit, the law provides | done in Wall etreet." that it may put some of its rediscounted commercial paper into the hands of the "federal reserve agent," and received in return the new treasury notes.

For each note that it puts out into circulation, the regional reserve bank must set aside in gold 40 per cent. of the value of the note as a guarantee for its redemption. This gold, with the commercial paper held by the 'federal reserve agent," is the protection behind the new money; but these notes will also be guaranteed by the government and may be redeemed in gold in the United States treas-

Reserve Required.

Each regional bank, under the act, must keep a reserve of 35 per cent, of the deposits it has received, besides the 40 per cent, gold reserve behind the treasury notes it issues. If the gold reserve behind the notes falls below 40 per cent, a heavy tax is imposed on the bank, which in turn adds the tax to the rate it charges member banks for rediscounts This was designed to stop an over-expansion of currency. In times of sudden stress the federal reserve board can suspend these reserve provisions, in order to furnish quick relief to any commu-

One regional bank cannot again pay out the notes of another, except under a heavy tax. These notes are expected to return to the regional banks and be withdrawn from circulation when the need of their use passes.

Take Up Bonds.

None of the existing forms of currency except the national bank notes will be disturbed by the new law. The United States bonds, now used to secure the issue of national bank notes, are to be taken up at the rate of \$25,-000,000 a year by the regional reserve banks and new treasury notes or short term three per cent, bonds will take their place. National bank currency is expected gradually to re-

The federal reserve board will exercise final control over the entire operation of the system. It can compel one regional bank to loan to another in time of need; can suspend all restrictions surrounding the reserves which regional banks must hold, and can remove directors of regional reserve banks whenever it is believed

Banks in Control.

While the banks retain control of the boards of the regional reserve banks, their connection with the federal reserve board is only through an advisory council, made up of one representative from each federal reserve district. This council will meet in Washington to confer with the federal reserve board "on general business conditions" and to make recommendations and suggestions concerning discount rates, note issues, and reserve conditions.

An important change in national banking methods embraced in the new low will permit all national banks except those in New York, Chicago and St. Louis to make direct loans on five year farm mortgages up to 25 per cent. of their capital and surplus, or up to one-third of their time deposits.

Another provision in the law permits national banks having a capital of \$1,000,000 or more to open foreign branches. Similar authority is given to the regional reserve banks, the purpose being to facilitate the development of American trade abroad.

Valuable Hint From Germany.

provide their workmen square pieces

of cloth for cleaning purposes instead

Many industrial firms in Germany

of the cotton waste that is usual here. The scheme has the advantage of econ-

She Had Here. "I see, Mary, that in our city there is one policeman for every 521 inhabitants," said the lady of the house "Don't know, and don't care," was the maid's reply. "I've got mine already." Housework is a Burden

and bringing up a family are hard enough for a healthy woman. The tired, weak mother who struggles from morn to night with a lame, ach-

ing back is carrying a heavy burden. Many women believe that urinary disorders and backache are "female troubles" and must be endured. But men suffer the same aches and troubles when the kidneys re sick.

Women are especially subject to kidney disease. Tight clothing, indoor work, the ordeals of childbirth, the worry, and the stooping, straining and striving of housework all help to bring It on. At first the trouble may be only backache, sick headache, dizziness and a drowsy, dull languid feeling, but this condition is dangerous to neglect, for dropsy, gravel and deadly Bright's disease start .. some such sma! way.

Don't be discouraged. When backache, nervousness and irregular or painful passages of the kidney secre-tions begin to bother you, use Doan's Kidney Pills, the remedy that has brought new life and strength to thousands of suffering women. There are no poisonous nor narcotic drugs in



"Oh! What a pain."

nor cause a habit. Delicate women can use them with perfect safety. The following case is typical of the cures effected by Doan's Kidney Pilla. Grateful testimony is the best evi-

A PHYSICAL WRECK Confined to Bed For Six Weeks

Mrs. J. Lenane, Monroe St., Archbald, Pa., says; "I had awful lameness across my back and it kept me from resting at night. I suffered from terrible headaches and diszy spells and they affected my sight. The kidney secretions were tregular in passage, and my health was going down day by day. Finally my feet and ankies began swelling and I wasn't able to the my shoes. I got so bad I couldn't stay up any longer and for six weeks, I was sick abod, unable to move hand or foot. I was a physical wreck. At this critical time, a neighbor sent me a few Doen's Kidney Pills and told me to try them. To my delight, they helped me from the first and I kept on using them until I was completely cured. I have been free from kidney trouble ever since and I am now enjoying good health. If Doan's Kidney Pills had only come to my attontion sooner, I would certainly have been spared a good deal of expense and suffering. My recovery has surprised everyone."

Old Man Hardnut made his home in Havana after living many unregen-

"Waat ever brought you to Hava-

"Damfino," chuckled the chap who

knew of his past performances. "Un-

less he realizes the sands are running

out and wants to get acclimatized."-

Surplus of Stock.

having 8,000 guests at her wedding?"

"I wouldn't invite so many,

wouldn't care to get three or

"What do you think of this bride

Poets are born, not made. Conse-

quently Adam, with all his other faults.

Mrs. Winslow's Southing Syrup for Children teething, softens the gums, reduces indamma-tion, allays pain, cures wind colle, 25c a bottle. Ap

The fruits of industry do not grow

Honey

of Horehound and Tar

the best of all specifies for the prompt

relief of coughs, colds and sore throat.

It soothes and heals.

Sold by all druggists.

When It Aches Again Use Pike's Toothacke Drops

The Wretchedness

ness, and Indigestion. They do their duty.

SMALL PILL, SMALL DOSE, SMALL PRICE.

Genuine must bear Signature

Breutsood

FREE TO ALL SUFFERERS.

THERAPION STORES

CARTER'S LITTLE

LIVER PILLS.

gently on the

iver. Cure

Dizzi

Purely vegetable

act surely and

erate years in the north.

na?" was the mutual query.

From the Times of Cuba,

thousand pickle forks."

on every family tree.

couldn't have been a poet.

Hale's

"When Your Back is Lame-Remember the Name" Getting Acclimatized.

The Up-to-Date Child. Papa-We'll travel in Slumberland. Kid-Then we'll go in sleepers.

Important to Mothers Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it Bears the Cat Hillithin.
In Use For Over 30 Years.

Children Cry for Fletcher's Castoria An Obstinate Theorist "Jo Struthers is a reformer, isn't

"Yes." replied Farmer Corntossel. "but he's one of those reformers who don't get anywhere. He'll stop a lot o' men who are tryin' to fix a mudhole Should a regional bank desire to in the road and get 'em all worried pay out more money than its cash re- over his suspicions about what's bein'

ITCHING, BURNING ERUPTION

Thomasville, Ala.-"I suffered with eczema on my hands and feet two or three years. About eleven years ago I became troubled with an itching, burning eruption which came on my hands and feet in little water blisters and in about a day or two when I would let the water out or wash it out, using my hands, then the places would fester and itch to beat the band. I could not do any work that was rough on my hands at all. It caused me great suffering and inconvenience.

"I tried everything that I knew of or was told and never was really relieved until I began using Cuticura Soap and Ointment. I would wash the parts in water with the Cuticura Scap and then when I dried them I would apply the Cuticura Ointment on the surface in the daytime, and at night I would get a soft piece of cloth and Mother Gray's Sweet Powders for Children apply the Cuticura Ointment on my hands and let it stay that way all night. A perfect cure was effected. No one will ever know how glad I was to get my hands and feet cured." (Signed) Geo. C. Crook, Nov. 25, 1912. Cuticura Soap and Ointment sold throughout the world. Sample of each free, with 32-p. Skin Book. Address postcard "Cuticura, Dept. L., Boston."-Adv.

Her Shopping Husband.

Here is something new, a widow's "shopping husband," and it comes from a London court. A widow had sued to recover £30, the value of a pair of diamond earrings.

She stated that on June 23 she went to the shop and bought the earrings. Afterward she was not satisfied, went back to the shop, and after a heated discussion called at a pawnbroker's. who valued the stones at £20.

Counsel read a letter from the plaintiff, in which she said that her "husband was not satisfied with the stones." "But you are a widow?" he added.

Plaintiff-Yes; I sometimes when shopping use the term "my husband," because I have been "done" to often.

Was Back at the Back. During study hour the youngest of

four boys was poring over his primer lesson while the others were playing "Mother," the youngster said, "if I

had as many lessons to get as those boys I would study all the time. If they don't mind they will be sent The mother immediately called the

boys in to observe study hour and related to them what their youngest brother had said.

Walter answered his baby brother by saying: "You'd better study yourself. If you don't you'll be sent back.' "Why, I'm already in the 'caboose,'

was the reply.

port groom I heard of.

Pass It Along. Senator La Follette, during his recent visit to Philadelphia, said apropos of a flagrant piece of hypocrisy;

"Why, the man's as bad as a New-

"This groom stood beside his master while a veterinary examined a costly cob. The veterinary, at the end of his examination, pronounced the cob incurable and took leave. Then the master, sighing heavily, turned to the groom saying:

'Well, James, what am I to do with the poor beast now?' "'Conscientiously speaking, sir,' the

groom replied, I think you'd better part with him now to another gentleman, sir."

Business to Blame. "That fellow uses shocking language." "You must excuse him; he's a tele phone lineman."

Try It-Cry It! "If at first you don't succeed, cry,

cry again." That's the way to get a gown from the horrid men.

SAVED BY PRESENCE OF MIND

Jew Outwitted Russian Guard by Imitation That Must Have Been Remarkable.

Aaron Seldentaft is a clever fellow. as you may understand when you learn how his quick wit recently brought him safely out of a situation of the utmost peril. Aaron desired to visit Russia, but he had no passport. He said to his friend Mendel:

"You have a passport; I'll get into a big bag and you shall carry me across the border. If the frontler guard asks you to put the bag down you'll say you can't because there's glass in it and it will break."

Mendel was obliging. He shouldered the bag with Seidentaft in it and approached the boundary. The frontier guard asked what was in the bag and Mendel answered, "Glass." Thereupon the soldier drew his sword and ran it through the bag. It might easily have gone very hard with Steidentaft if he had forgotten his role and cried out. But he didn't. Instead he made a noise like this: "Kling, klang." And so he got alive into Russia.

He often relates his adventure and he always adds: "When one is labeled glass, one must behave like glass."-New York Evening Post.

The Alternative. "Do you ever, my good woman, castlgate your children?"

Hypocrital. "How is the moral tone of this community?"

"Never, ma'am. I only wallop 'em.

"It is sounded with the loud pedal

Relieve Feverishness, End Stomach, Teething Disorders, move and regulate the Bowels and of Constipation are a pleasant remedy for Worms. Used by Mothers for 14 years. They are so pleasant to take, children like them. Ther never fail. At an Druggists, 25c. Sample FREE. Address, A. S. Olmsted, Le Roy, N. V. Adv.

Absent Treatment. Now people are being advised to choose dress to match their couls." "With a good many people that will Headbe like a bald-headed man choosing ache, clothing to match his hair."

Those Ambiguous Titles. "What is the subject of the lecture tonight?"

"The Dynamics of Truth." "I see. The lecturer is liable to talk about anything, everything or

Wifely Scorn. "So you're prevish about buttoning

my gown, eh?" ile only grunted. "Why, my first husband also buttoned my shoes and my gloves."

The Diagnosis, "Tom tried to hide at first that he was going to try and borrow money, but he made such transparent advances for the loan of ten dollars-

"Ah, I see; sort of X-raise." Counter Complaints. "My wife treats me like a dog." "I wish my wife would treat me as she does her Pom."

Not That Kind. "Toothache, eh? Why don't you get. the nerve killed?" "I haven't the nerve."

A man may never discover how ignorant he is if he doesn't try to tell his wife how to run the house.

You cannot climb the ladder of success any faster by stepping on the fingers of those you are passing-

Keeping Her Word.

"Did Alice make a name for herself, as she said she would do?" "Uh'huh. Alyce."

Stubborn Throat troubles are easily re-lieved by Dean's Mentholated Cough Drops. They act like magic—5e at all Druggists.

Truth is stranger than Sction. If you don't believe it, have an amateur photographer take a picture of you.

fears is his wife.

"Do You Spank Your Baby?"

Babies are good when they are comfortable, and you must soothe thele delicate nerves. Follow the example of wise mothers and give them



senare. Endersed by Gavernment pla

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DDODGY IREATED, usually gives quick DRUID of relief, soon removes swelling a short breath, often gives entire relief in 1810% days. Trial treatment sent Free Dr. THOMAS E. GREEN. Successor to Dr. H. H. Greens Sons, Box O, Atlanta, Ga.

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new inexpensive treatment banishes them quickly. Easy to use Particulars free. Ectipts Tollet Goeds Co., Litchfield, Cons.

REAL ESTATE

FOR SALE-II A NR STARKEY, ROAN-oke Co., Va.; 25 a. cuit. 5 r. house, out-bidga, fruit J T. Harvey, East Radford, Va. FOR SALE—122 A CAROLINE CO., MD.: 70 a. cult, 7 r. house, harn, outbidgs, orch, stock, etc. C. HOWARD, R. 2, Hobbs, Md. FOR SALE—178 A IN BEDFORD CO. VA.; 80 a. cult., house, outbidgs, orch., etc. Aldr. V. L. Wimmer, 517 S. 7th St., Coshocton, O.

FOR SALE-ROSPITAL AND SANTTARRUM The "big stick" the average man Well furnished, 30 r., all mod conv adapters is his wife.

--Ideal formished, 30 r., all mod conv adapters is his wife.

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