OF THE CURRENCY BILL

lesue of currency, guaranteed by

the government, based upon notes

and bills representing commercial

transactions and backed by a gold

reserve. The new currency is ex-

pected to contract and expand to

meet the varied demands of trade.

Concentration of the bank re

serves of the country in regional

institutions capitalized by the

banks of the country and con-

trolled by directors elected by the

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

throughout the country, which will

issue currency, rediscount paper

and centralize and mobilize the re-

Creation of a federal reserve

board of seven members appointed

by the president, with final powers

of control and supervision over the

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.

need, will come into use in the follow-

The notes will be printed by the gov-

ernment, with a distinctive style for

each regional reserve bank. One of

the three directors named by the fed-

bank will be known as the "federal re-

serve agent" for that bank, and a sup-

that it may put some of its rediscount-

of the "federal reserve agent," and re-

Reserve Required.

must keep a reserve of 35 per cent. of

the deposits it has received, besides

the 40 per cent, gold reserve behind

low 40 per cent, a heavy tax is im-

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 expect-

ed to return to the regional banks and

be withdrawn from circulation when

Take Up Bonds.

None of the existing forms of cur-

rency except the national bank notes

United States bonds, now used to se-

cure the issue of national bank notes,

are to be taken up at the rate of \$25,-

000,000 a year by the regional re-

serve 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 exer-

cise final control over the entire op-

eration of the system. It can compel

one regional bank to loan to another

in time of need; can suspend all re-

strictions surrounding the reserves

Banks in Control.

While the banks retain control of

the boards of the regional reserve

banks, their connection with the fed-

eral reserve board is only through

an advisory council, made up of one

representative from each federal re-

serve district. This council will meet

in Washington to confer with the fed-

eral reserve board "on general busi-

ness conditions" and to make recom-

mendations and suggestions concern-

ing discount rates, note issues, and re-

An important change in national

banking methods embraced in the new

low will permit all national banks ex-

cept 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

Another provision in the law per-

mits 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 pur-

pose being to facilitate the develop-

ment of American trade abroad.

one-third of their time deposits.

serve conditions.

the need of their use passes.

Each regional bank, under the act.

serves of the local banks.

entire system.

ng way:

custody.

notes.

banks.

FIVE FUNDAMENTALS

ES CHANGES IN

loney Law Displaces 122-Year-Old Code.

R-REACHING IN SCOPE

sportant Law Relating to Fi-Passed In Many Years-Estial Features of the Meas-Explained in Nontechnical Language.

ington, Dec. 23.—The new bill the currency, banking and of the country is one of the ereaching measures relating to that have been enacted in

nagnitude of the subject, the of interests affected and the the debates in both branches s has to follow the changes sp the essentials of this highly d measure in its important on money, finance, banking entire range of fiscal subjects, nd private, which it affects. Summary of the Bill.

a view, therefore, of presentedinctly and in non-technical e an epitome of the salient feathe measure as finally framed, wing summary is given of the whole and of its principal de-

ally speaking, the first steps ken to bring into operation the new financial system will be an organization committee 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 n the operation of the presonal banks, except to allow oan a certain amount of their on farm mortgages.

def purpose is to add a new machinery to the banking that will "take up the slack" he changing business condieach year; that will give the place to quickly convert their to cash in time of need, and bring out new federal curhen it is needed, and retire it oney becomes "cheap."

are now required to keep a percentage of their deposits as s," part in cash in their own nd part of which may be red in the banks of New York, St. Louis and other designat-

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

Basic Principle of Law. basic principle of the new law t 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. is 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

I flurry comes the banks can mmercial 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 ng 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 s, 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

ovided for, to come out in case rgency, and which is expected ack into the hands of the govt when times are normal treasury notes" will be printed government and issued through gional reserve bank, and will e guarantee both of the re bank and of the government: demand for currency in any

of the country exceeds the of circulating money a regional an secure this new money government and put it into on; but a gold reserve of 40 and commercial paper equal ull value of the note must be a reserve behind each note

provision is expected to be the that will drive the new back into retirement when it

ger needed. Clearly Explained.

llowing analysis presents the of the new law without adosely to the technical division tage of the measure:

head of the system will stand Coming to Herself,

e occasion Dr. Francis War-

trying to bring back to con-

s a 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 ind, looking straight at Doc-

er, she cried out: "Oh, you

man!" "Ah." said Doctor

teerfully, "now she's begin-

alk 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

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 6 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 one half 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 carnings 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 order not to disturb business con ditions, or to withdraw too suddenly purpose of carrying or trading in the heavy deposits of country banks in stocks, bonds or other investment sethe large cities, the law provides that | curities, except bonds and notes of the three years may be consumed in shifting these balances and that, if necessary, part of the reserves transferred commercial paper.

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 issued 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 investments or issued or drawn for the government of the United States.

"Notes, drafts and bills admitted to discount under the terms of the parato the regional banks may consist of graph 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 senate and house were made in conference:

Comptroller of currency and secretary of agriculture retained as members of organization committee.

Comptroller of currency made ex-officio member of federal reserve board and total membership retained at seven and the term of office fixed at ten years.

Alaska excluded from provisions of act.

power whatever.

After federal reserve districts are established, national banking associations shall have 30 days in which to subscribe for capital stock of reserve banks

Individuals may purchase up to \$25,000 stock in federal reserve bank instead of \$10,000, as provided in house bill. 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 than twelve," as provided by the senate.

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

officer, director, employe or stockholder of any bank. Each member bank is permitted to nominate one candidate for Class

A and one for Class B directors. Subscription of member banks 6 per cent, of capital and surplus of subscribing bank. Senate provision for the guarantee of national bank deposits elim-

Use of federal reserve notes as part of reserves of member banks stricken out.

At least one-third of the reserves of the country banks must be held in the vaults of local banks. House provision for collections at par practically restored, banks to

be permitted to collect only actual expenses. Retirement of 2 per cent. bonds aggregating \$300,000,000 within 20 years provided for as against retirement of \$125,000,000 in senate bill. Gold reserve behind the notes remains at 40 per cent., with a gradu-

ated tax against any depletion. Salary of members of the federal board increased from \$10,000 to

Members of reserve board shall serve two, four, six, eight and ten years instead of one to five years. Reserve board can liquidate or reorganize reserve banks.

Compensations for directors, officers and employes of federal reserve banks shall be subject to the approval of the federal reserve board. Recess appointments to reserve board shall expire 30 days after the

following session of congress opens. Net balance of amounts due to and from other banks shall be taken as the basis for ascertaining the deposits against which reserves shall be determined.

Another Evil.

took out \$250,000 insurance on \$200 nothing. I know a lot of fellows who carry \$25,000 life insurance on a 30cent life."-Puck.

No Favorites. Definition of a boarding house strawberry shortcake: A circular solld, every point in which perimeter is equidistant from the strawberry .-Everybody's Magazine.

Wants Soldiers to Swagger.

Soldiers ought to swagger according to the colonel of the One Hundred and worth of goods." Gillis-"That's Sixteenth regiment, which is located at Vanues, near Lorient, France. He 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 incomparable. Try to be chic, and while you are in the army, at least put some heart into yourself."

Valuable Hint From Germany. Many industrial firms in Germany provide their workmen square pieces of cloth for cleaning purposes instead of the cotton waste that is usual here. The scheme has the advantage of ecou-

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, aching 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 smg! way.

Don't be discouraged. When backache, nervousness and irregular or painful passages of the kidney secretions 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

Examine carefully every bottle of CASTORIA, a safe and sure remedy for The new treasury notes, which are to furnish the "clastic" element in the infants and children, and see that it currency system, and to add to the country's circulating money in time of

The Up-to-Date Child.

Kid-Then we'll go in sleepers.

Bears the Gast Hillithus. In Use For Over 30 Years. Children Cry for Fletcher's Castoria An Obstinate Theorist

"Jo Struthers is a reformer, isn't eral reserve board for each regional he?" "Yes," replied Farmer Corntossel, "but he's one of those reformers who

ply of the notes will be placed in his 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' sources will permit, the law provides | done in Wall etreet." ed commercial paper into the hands

ITCHING, BURNING ERUPTION

ceived in return the new treasury Thomasville, Ala .- "I suffered with three years. About eleven years ago I But he didn't. Instead he made For each note that it puts out into circulation, the regional reserve bank must set aside in gold 40 per cent. of ing eruption which came on my hands the value of the note as a guarantee and feet in little water blisters and in for its redemption. This gold, with about a day or two when I would let the commercial paper held by the the water out or wash it out, using my glass, one must behave like glass." "federal reserve agent," is the prohands, then the places would fester New York Evening Post. tection behind the new money; but and itch to beat the band. I could not these notes will also be guaranteed by do any work that was rough on my the government and may be redeemhands at all. It caused me great sufed in gold in the United States treas-

fering 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 apthe treasury notes it issues. If the ply the Cuticura Ointment on the surgold reserve behind the notes falls beface in the daytime, and at night I posed on the bank, which in turn adds apply the Cuticura Ointment on my posed on the bank, which in turn adds the tax to the rate it charges member hands and let it stay that way all banks for rediscounts. This was designed to stop an over-expansion of currency. In times of sudden stress to get my hands and feet cured.

A. S. Omsted, Le Roy, N. Y. Adv. (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 tonight?" pair of diamond earrings.

She stated that on June 23 she went will be disturbed by the new law. The to the shop and bought the earrings, talk about anything, everything or 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 which regional banks must hold, and can remove directors of regional relesson while the others were playing serve banks whenever it is believed

"Mother," the youngster said, "if I had as many lessons to get as those she does her Pom." 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.

Pass It Along. Senator La Follette, during his re-

cent visit to Philadelphia, said apropos of a flagrant piece of hypocrisy: "Why, the man's as bad as a Newport groom I heard of.

"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: the poor beast now?" "'Conscientiously speaking, sir,' the groom replied, 'I think you'd better fears is his wife.

part with him now to another gentleman, sir." Business to Blame.

"You must excuse him; he's a tele phone lineman."

Try It-Cry It! cry again."



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 Pills. 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 reating at night. I suffered from terrible headaches and dizzy spells and they affected my sight. The kidney secretions were irregular 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 had I couldn't stay up any longer and for six weeks, I was sick abed, unable to move hand or foot. I was a physical wreck. At this critical time, a neighbor sent me a few Doun'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 attention scener, I would certainly have been spared a good deal of expense and suffering. My recovery has surprised everyone."

"When Your Back is Lame-Remember the Name" Sold by all Dealers. Price 50 cents. Foster-Milburn Co., Buffalo, N. Y., Proprietors

SAVED BY PRESENCE OF MIND Papa-We'll travel in Slumberland Jew Outwitted Russian Guard by Imi-

> Remarkable. Aaron Seidentaft 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

tation That Must Have Been

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 frontier 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 Steldentaft if he eczema on my hands and feet two or had forgotten his role and cried out. became troubled with an itching, burn- 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

The Alternative. "Do you ever, my good woman, castigate your children?" "Never, ma'am. I only wallop 'em.'

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

"It is sounded with the loud pedal

would get a soft piece of cloth and Mother Gray's Sweet Powders for Children Relieve Feverishness, Bad Stomach, Tecthing Disorders, move and regulate the Bowcls and

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 clothing to match his hair."

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

"The Dynamics of Truth," "I see. The lecturer is liable to nothing."

Wifely Scorn. "So you're peevish about buttoning my gown, ch?"

He 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

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

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

You cannot climb the ladder of suc cess any faster by stepping on the fingers of those you are passing. - WHY TOLERATE UGLY WRINKLES? Our Anon.

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—Se at all Druggists.

"Well, James, what am I to do with | photographer take a picture of you.

The "big stick" the average man delight to the stick of the stick of the stick. The stick of the

Getting Acclimatized. Old Man Hardput made his home in Havana after living many unregen-

erate years in the north. "What ever brought you to Havana?" was the mutual query.

"Damfino," chuckled the chap who knew of his past performances. "Unless he realizes the sands are running out and wants to get acclimatized."-From the Times of Cuba.

Surplus of Stock.

"What do you think of this bride having \$,000 guests at her wedding?" "I wouldn't invite so many. I wouldn't care to get three or four thousand pickle forks."

Poets are born, not made. Consequently Adam, with all his other faults, couldn't have been a poet.

Mrs. Winslow's Scothing Syrap for Children teething, softens the gums, reduces inflamma-tion, allays pain, cures wind coile, 25c a bottle. 16 The fruits of industry do not grow

Hale's Honey

on every family tree.

of Horehound and Tar the best of all specifics for the prompt relief of coughs, colds and sore throat.

It soothes and beals. Sold by all druggists. * When It Aches Again Use Pike's Toothache Drops

The Wretchedness of Constipation CARTER'S LITTLE

LIVER PILLS. Purely vegetable -act surely and gently on the Cure liver. ache, Dizzi-

ness, and Indigestion. They do their duty. SMALL PILL, SMALL DOSE, SMALL PRICE.

Genuine must bear Signature Breut Good

FREE TO ALL SUFFERERS. THERAPION

PARKER'S HAIR BALSAM

DROPNY IREATED, usually gives quick probability of the probability of the probability as a chort breath, of ten gives entire relief in 18 to 36 days, frial treatment sent Frag. Dr. THOMAS E. GREEN. Successor to Dr. H. H. Greens Sons, Box O, Atlanta, Ga. BOYS & GIRLS TO WORK DURING SPARE rapid advancement and permane

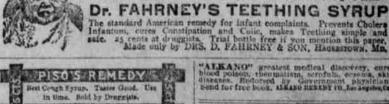
sition, particulars for a stamp. G. SHEETS, 1606 Banklick, Covington, Ky. quickly. Easy to use. Particulars free. Eclipta Tollet Goods Co., Lifehfield, Cons.

REAL ESTATE

FOR SALE—71 A. NR. STARKEY, ROAN-oke Co., Va.; 25 a. cult. 5 r. house, out-bldgs, fruit. J. T. Harvey, East Radford, Va. FOR SALE-123 A. CAROLINE CO., MD.1 stock, etc. C. HOWARD, R. J. Hobbs, Md.

Truth is stranger than fiction. If you don't believe it, have an amateur F. L. Wemmer, 217 S. 7th St., Coshecton, O. FOR SALE-HOSPITAL AND SANITABIUM

> "Do You Spank Your Baby?" Bahies are good when they are comfortable, and you must soothe their delicate nerves. Follow the example of wise mothers and give them



lineanen. Hudoreed by Government physician bend for free beek, athano maker re, he legisleians



W. N. U., BALTIMORE, NO. 1-1914.

Willis-"I see a fellow in New York

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

"That fellow uses shocking language."

"If at first you don't succeed, cry, That's the way to get a gown from the horrid men.