

Farther
ONCE IN YOUR LIFE you are in extreme danger. If that cough goes to your lungs,—What Then?
KEMP'S BALSAM might have prevented this illness and expense.
STOP THAT COUGH NOW with **KEMP'S BALSAM** Guaranteed.

If You Want Your Suit For
EASTER
Order It Now. From \$30 Up

Eshleman Bros.
QUALITY SHOP

49 East Main Street Bell Phone 66-4

GOOD FURNITURE
Is the only kind I sell—Furniture that is Furniture

Rockers, Mirrors, Hall Racks, Picture Frames, Ladies' Desks, Extension and Other Tables, Davenport, China Closets, Kitchen Cabinets.

In Fact Anything in the Furniture Line

UNDERTAKING AND EMBALMING

H. C. BRUNNER MOUNT JOY, PA.

TO OUR PATRONS

I wish to announce to the public that I am prepared to supply you with a line of GOOD FEED, SALT, LIME, FERTILIZER, CEMENT, COAL, ETC.

I Handle in Cow Feed Lanc. Dairy 20 per cent Protein Red Rose 20 per cent Protein Also My Own Make Feed

I have a special Good Pig and Hog Feed to carry your pigs all through the season. I have quite a large lot of friends on this Feed. I also have Hog Tankage that will do them good (try it).

I have Chicken and Chick Feeds in 100 lbs. or ton lots, either Laying Mash or Scratch, Beef Scrap, Oyster Shells, Oats, Corn, Cracked Corn and Wheat.

FOR HORSES, I have a molasses feed that horses like and do well on. Try it and you will be convinced. Also Bran, Middlings, Cotton Seed Meal, Gluten, O. P. Oil Meal, Barley, Buckwheat, Oats, Straw, Hay, Cement and Land Lime.

Call Bell Telephone 81R2 and get my prices. I deliver in town Also take outside draying by truck. I solicit your business.

E. H. ZERCHER
At P. R. R. Freight Station East End of town MOUNT JOY, PENNA.

CHAS. A. WEALAND
Painter and Paper Hanger

LARGE STOCK OF WALL PAPER Always on hand at reasonable prices. Estimates Cheerfully Furnished

Agent for VICTROLAS AND RECORDS. ALSO BICYCLES

21 EAST MAIN STREET MOUNT JOY, PENNA.

LOSE YOUR HEADACHE QUICK
USE THE DEPENDABLE LIQUID REMEDY (EASY TO TAKE—SPEEDY RELIEF)
CAPUDINE
GOD FOR GRIPPE AND BACKACHES, TOO
NO DOSE—NO ACETANILIDE

GOV.-GENERAL OF PHILIPPINES FOR FREEDOM

Declares It Not Right That Freedom Should Longer Be Withheld.

By FRANCIS BURTON HARRISON, Governor-General of the Philippines. (First Article.)

My six years' experience as governor-general of the Philippine Islands have convinced me that the Filipino people are ready and fit to have their independence. I have recommended to Congress, as well as to the executive administration, that independence be granted.

As to the question of the stability of government, I wish to say to the American people upon my responsibility as the governor-general that in my opinion there exists today in the Philippine Islands a stable government, which I think should answer the requirements laid down by Presidents Grant and McKinley, and as I understand it, also by Mr. Root—namely, a government elected by the suffrage of the people, which is capable of maintaining order and of fulfilling its international obligations.

I am very glad to go on record as being entirely in sympathy with the aspirations of the Filipino nation for independence.

I have recommended to Congress that in granting independence some provision be made similar to what is known as the Platt amendment in the treaty with Cuba, which restricts the ability of the new republic in borrowing of foreign governments and also permits the United States to interfere with the affairs of the new republic in case conditions of disorder should be found to prevail. Such recommendation does not come as an expression of the views of the Filipinos; it is my own view of what would be desirable to secure a feeling of confidence and satisfaction on the part of all persons who have already invested money in the Philippines or who contemplate doing so in the near future.

But it is not right that independence itself should longer be delayed.

By temperament, by experience, by financial ability, in every way, the 11,000,000 Filipinos are entitled to be free from every government except of their own choice. They are intelligent enough to decide for themselves.

I have found the native Filipino official to be honest, efficient and capable of administering executive positions as any men I have met anywhere in the world.

These officials are today governing 1,000 municipalities and forty-two provinces, economically, efficiently and for the good of the entire people. They have a native congress, including many graduates of Yale, Princeton, Harvard and other American universities. Other members are graduates of Santo Tomas and other Philippine universities, and in education and ability they compare favorably with any I know.

They have leaders like Speaker Osmena of the House of Representatives and President Quezon of the Senate who would adorn any office.

The Philippines are away ahead of the United States in successful government ownership and operation of public utilities.

The government took hold of the steam railways and made them pay a profit of 1,000,000 pesos a year more than under private ownership.

It took hold of the highways, and we have 7,000 miles of the best macadamized roads in the world. The Manila city government is about to take over the street railways and the gas and electric plants, while the territorial government is arranging for ownership and control of the coal supply.

The movement for independence is a peaceful one. No territory was more loyal to Uncle Sam during the war. It offered an armed and equipped division to our government, gave it a submarine destroyer and over a hundred Liberty loans and Red Cross funds.

Two million natives speak English fluently, and there are 700,000 English speaking children in the public schools. I am more than willing to retire if the Filipinos can be granted what they deserve—a government like that of the United States.

A MISREPRESENTED RACE.

The Filipino people are a much misrepresented race. The frequent publication of pictures of semi-naked Mindanao Moros and Igorotes has caused a great many Americans to believe they are typical of the inhabitants of the Philippines. Such is far from the case, however. Of 11,000,000 inhabitants of the islands, 10,500,000 are a Christian, civilized people with a culture and refinement that will compare very favorably with that of other nations. The Filipino women are exceptionally modest. A street flirtation in Manila, so far as a Filipino woman is concerned, is something that is almost unknown, as any American that has visited Manila will testify.

Has Had Stomach Trouble for Seven Years

Theodore Sanford of Fenmore, Mich., has had stomach trouble for seven years and could not eat vegetables or fruit without pain in the stomach and restless nights. By taking Chamberlain's Tablets he is now able to eat vegetables or fruit without causing pain or sleeplessness. If troubled with indigestion or constipation give these tablets a trial. They are certain to prove beneficial.

3-3-51

MILLIONS IN U. S. OWN RAILROADS

Wage Earners Directly and Indirectly Affected by Roads' Solvency.

DIVISION OF SECURITIES.

Mutual Savings Banks Owned Entirely by Depositors Hold Large Amount of Railway Bonds.

Millions of thrifty Americans will have laid aside something for a "rainy day" are directly or indirectly owners of railroad securities. This ownership represents not only individual investment in the railroads, but holdings of railroad securities by life insurance companies, savings banks, fire and marine insurance companies, benevolent associations, educational institutions, trust companies and State and National banks. A large part of the assets of these institutions depend on the solvency of the railroads.

The ownership of railroad securities among these people is divided approximately as follows:

Individuals, numbering over 1,000,000, own outright about \$10,000,000,000 in railroad securities. Over 600,000 are stockholders with an average holding of \$13,255.

Life insurance companies, with \$3,000,000 policies in force, own nearly \$2,000,000,000 of railway securities.

Savings banks, with 10,000,000 depositors, own \$847,000,000.

Fire and marine insurance companies, casualty and surety companies own a total of \$649,000,000.

Benevolent associations, colleges, schools, charitable institutions, etc., own \$350,000,000.

Trust companies, State and National banks own \$865,000,000.

According to statistics compiled for the Association of Life Insurance Presidents in 1918, 27.65 per cent of life insurance companies' assets were invested in railroad bonds, and during the first half of 1919 the percentage of railway bonds held by the life insurance companies was 23.25 of the total assets of these companies.

Interest of Wage Earners.

In addition to this widespread ownership of equities of American railroads by the people of the United States every wage earner who puts money into the savings bank has a direct interest in the soundness of the railroad investment on account of the large part of the savings of men and women wage earners secured by the railroad bonds which are bought by the savings banks.

A great many of these institutions are mutual savings banks which have no capital stock, pay no dividends, earn no profits for stockholders, and their entire property belongs to the depositors. Every dollar that the bank earns beyond the actual cost of doing business also belongs to them.

The report of the United States Comptroller of the Currency for 1918 shows that 625 of these savings banks operated on the mutual plan had at the end of 1918 total deposits of \$4,422,603,815 credited to 9,011,464 depositors, an average deposit of \$490.72. These figures covered mutual savings banks in 18 states of the Union.

The Comptroller's report gives the amount of railroad bonds held by mutual savings banks in the six New England states—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut—as \$408,272,163. The report of the State Superintendent of Banks of New York shows that the railroad bonds held by the mutual savings banks at the end of 1918 in New York amounted to \$361,711,334.

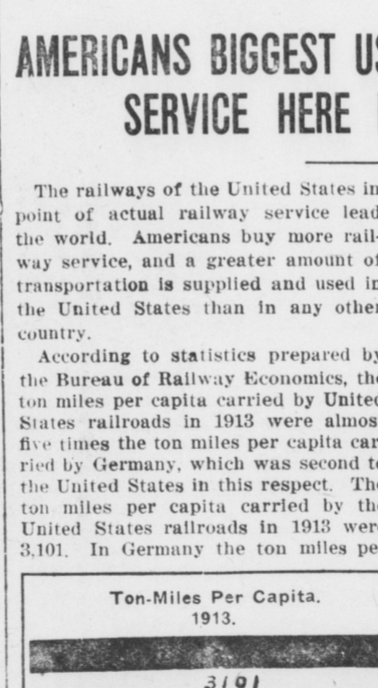
AMERICANS BIGGEST USERS OF RAILROADS; SERVICE HERE FAR OUTSTRIPS EUROPE

The railways of the United States in point of actual railway service lead the world. Americans buy more railway service, and a greater amount of transportation is supplied and used in the United States than in any other country.

According to statistics prepared by the Bureau of Railway Economics, the ton miles per capita carried by United States railroads in 1913 were almost five times the ton miles per capita carried by Germany, which was second to the United States in this respect. The ton miles per capita carried by the United States railroads in 1913 were 3,101. In Germany the ton miles per capita carried by the railroads were 631 and in France 447.

Since 1913 the increase in ton miles per capita carried by the railroads of the United States was more than the total carried by either of the two other countries in that year. In comparison with the total of 631 carried by the railroads in Germany and the total of 447 carried by the railroads in France the increase carried by the railroads in the United States since 1913 was 739 ton miles per capita.

The chart below shows the transportation supplied in the United States, Germany and France in 1913 and the increase in railroad service in the United States since 1913.



RESULTS

Are sure to follow from an advertisement in these columns
JUST TRY IT AND SEE.

R. R. RATES MUST BE ADJUSTED

Dean of the Wharton School of Finance on the Need of Good Railroad Credit.

TO MAKE INVESTMENT SAFE.

National Authority on Railroad Transportation Says Roads Must Be Self-Supporting or Become Bankrupt.

In an address on "The Railroad Puzzle" delivered in Philadelphia, January 3, Dr. Emory R. Johnson, dean of the Wharton School of Finance, and one of the nation's leading authorities on railroad transportation, declared that "after the first of March the companies must be self-supporting or become bankrupt." Continuing, he said: "Can the railroads be successfully financed and operated when they are returned to their owners? For two years the public treasury to sustain the credit of carriers."

"If the carriers avoid failure their income must cover operating expenses, maintenance and capital charges; if the companies succeed to the extent that is demanded in public interest, they must not only be able to meet unavoidable expenses, they must have some surplus revenue.

"If there is no income to be used in part for betterments and in part for building up a surplus or reserve fund, the public will not invest in the railroads, their credit cannot be re-established and maintained and corporate ownership and operation of the railroads will fail.

"The income of the carriers is determined by public regulation, and properly so; but from this it follows that the country must decide between a policy of adequate revenues to the railroad corporations of the future and a policy of government ownership.

"The government is entitled to credit for having given greater unity to railroad operation, both line and terminal. It has done much that the carriers were prohibited from doing. The public now realize that co-operation of the carriers in the joint use of equipment and terminals should be encouraged, instead of prevented.

"The railroad legislation now pending in Congress must solve many difficult questions, but the most critical one is that of providing for the future regulation of railroads in accordance with a policy that will cause the carriers to secure revenue sufficient to enable them to perform their services adequately and with progressive efficiency. The railroad business must be made attractive to private investments or the country will have to adopt government ownership and operation of the railroads. There is no other alternative."

INCREASED WAGES TOOK 97% OF INCREASED RATES.

Increases in freight and passenger rates made during federal control amounted to \$1,835,000,000 when applied to the traffic moved up to July 31, 1919, while the increases in wages applied to the number of employees and the hours or days worked in July, 1919, amounted to \$1,774,800,000, or 97 per cent of the revenue from the increased rates, according to a statement compiled by the Interstate Commerce Commission at the request of Senator E. D. Smith of South Carolina and presented by him in the senate on December 29.

WE Sell Genuine International Repairs

Made For The **IHC** Line By the **INTERNATIONAL HARVESTER COMPANY**

REPAIRS made for International implements and other farm equipment by the Harvester Company are the only repairs made from the original patterns. All others are copied from copies, and in this roundabout reproduction they may lose in correctness of shape, sharpness of detail, closeness in fitting, and quality of material. These repairs are made for Deering, McCormick, Milwaukee, Titan and other International-made machines.

Genuine IHC Repairs
Are Better in Quality
Fit Better and Wear Longer

The Harvester Company stands back of its machines. Be fair in the matter. Do not substitute imitation repairs for the genuine and expect best service. Repairs made by other concerns and marked "Made for" or "Will fit," are not genuine IHC repairs. They often lack weight, are not always correct in shape, are imperfectly finished, do not fit properly, or are made of inferior material. Buy Genuine International Repairs for your International Farm Equipment.

Beware of Any Other Kind!
H. S. NEWCOMER
MOUNT JOY, PA.

Envelopes to Match

Use envelopes to match the color of your stationery.

We can supply you with fine letterheads printed on Hammermill Bond and furnish envelopes to match in any of the twelve colors or white.

Remember we are letterhead specialists. You will find the quality of our printing and the paper we give you very high and our prices very low.

Let Us Show You What We Can Do

Farm Harness

We are the only custom manufacturers of Work Harness in Lancaster County. We invite all users of work harness to call and inspect our large and complete line of Farm and Work Harness. Our Work Harness are all custom made right in our own shop. Are guaranteed against defective materials and workmanship. We can save you 10% to 15% on Work Harness. As we have purchased the leather and hardware for these gears at the old price. Today's prices are 15% to 20% higher than our quotations.

We give prompt service on repair work. Carry a complete line of Harness hardware especially for repairs.

OUR MOTTO—SERVICE, LEGITIMATE PROFITS.
We Solicit Your Patronage

Frank B. Groff
Harness-Saddlery Auto Oils-Tires
Mount Joy, Penna.

NEW YORK
THE GREAT METROPOLIS
LOW RATE EXCURSION
\$3.25 Round Trip
War Tax 26 cents additional

SUNDAY, MARCH 28th, 1920
SPECIAL THROUGH TRAIN
Direct to Pennsylvania Station, 7th Avenue and 32d Street

Leaves Harrisburg... 6:00 a. m. Leaves Elizabeth... 6:29 a. m.
Leaves Steelton... 6:08 a. m. Leaves Piquette... 6:35 a. m.
Leaves Middletown... 6:15 a. m. Leaves Mount Joy... 6:39 a. m.
Leaves Conowingo... 6:23 a. m. Leaves Landisville... 6:47 a. m.
Returning, Leaves New York... 6:40 P. M.

The right is reserved to limit the sale of tickets to the capacity of equipment available.

PENNSYLVANIA RAILROAD

LOSE YOUR HEADACHE QUICK
USE THE DEPENDABLE LIQUID REMEDY (EASY TO TAKE—SPEEDY RELIEF)
CAPUDINE
GOD FOR GRIPPE AND BACKACHES, TOO
NO DOSE—NO ACETANILIDE