

The average man in business is a borrower. His situation is safe enough, if he can live to play his hand out. It is only when his plans are rudely interrupted by death that danger comes both to the creditor and to the business of the borrower. Hence it is that for the business man who is in debt, life insurance is as necessary as a good location, competent employees, or judicious advertising. Death to a business man means in most cases prompt settlement of his business affairs, and the ready cash, available from life insurance is an almost indispensable provision against sacrifice. Bankers are always more ready to loan to a business conducted by men who carry insurance at least up to the total of their actual or probable obligations. There was a time when life insurance was looked upon as a luxury, but it is a necessity in these days of doing big business on small capital.

See
GRAY & GUTHRIE
 General Agents
 The Equitable Life of New York

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Furnishes employment of all kinds, clerical, skilled and common labor. Charges reasonable. Persons wanting help of any kind will find this agency a convenient means of securing the same.

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**I Need A
 TRAINED
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"Yes, I'm sorry, too, that you cannot fill the position, but what I need is a TRAINED man—a man who thoroughly understands the work."

"No, there is no other position open—we've hundreds of applicants now on the list waiting for the little jobs. This position calls for a TRAINED man. Good day."

That's it. There's a big call for the trained man—the man who can handle the big things—the man who is an expert.

You can easily receive the training that will put you in the class of well-paid men. You can't begin to understand how quickly the little coupon below will bring you success. Already it has helped thousands of men to better paying positions and more congenial work. It will cost you only a two-cent stamp to learn how it is all done. Just mark the coupon as directed and mail it today. The International Correspondence Schools have a way to help you.

During last year over 4,000 students voluntarily reported better positions and higher salaries secured through I. C. S. training. To only this small percentage of our student body there was brought increased salaries amounting in one year to over Two Million Dollars!

Don't fill a little job all your life when you can so easily move up in the world.
**The Business of This Place
 Is to Raise Salaries**

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 Box 799, Scranton, Pa.

Please explain, without further obligation on my part, how I can qualify for a larger salary in the position before which I have marked X.

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| Stenographer | Electric Lighting Supt. |
| Advertisement Writer | Mechanical Engineer |
| Show-Card Writer | Surveyor |
| Window Trimmer | Stationary Engineer |
| Commercial Law | Civil Engineer |
| Insurance | Building Contractor |
| Civil Service | Architectural Draftsman |
| Chemist | Architect |
| Textile-Mill Supt. | Structural Engineer |
| Electrician | Banking |
| Electrical Engineer | Mining Engineer |
| Mechanical Draftsman | |

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**Home Course In
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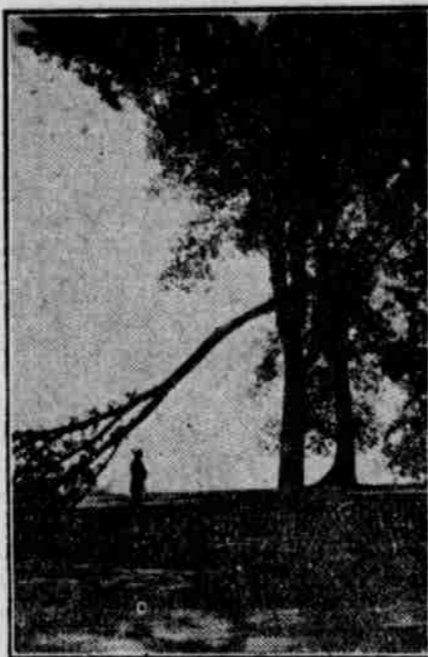
By JOHN DAVEY,
 Father of Tree Surgery.

**IV.—Errors In Transplanting
 Trees.**

(Copyright, 1910, by American Press Association.)

AMERICA was "the land of forests," but mountain, dale, hill and plain are now about denuded of her trees, thereby destroying both wealth and glory. I was recently called to Phillipsburg, Pa., to give a lecture on "The Salvation of Our Trees," and in going from Tyrone to Phillipsburg it nearly made me sick. The beautiful hills on that part of the Allegheny mountains were entirely stripped of trees, and even the young growth, six inches in diameter had been cut away to be used as "mining props." The coal mines are nearly exhausted, and many people told me they would not live on the lands just for paying the taxes, for they would starve to death. And yet on those hills forty years ago were growing the most magnificent specimens of pines, hemlock and other conifers. It is with sadness that the people have seen the pristine forests fade away.

There is an instinctive love of the tree in man, and as he looks upon the barren bleakness of treeless expanse he sighs for something to relieve the dreary, monotonous bareness of the soil and commences to realize what it means to be without shade in the heat of summer and no trees to break the fury of the blasts in winter; hence he readily saw that there should be shade trees by the highway, clumps or groves around the home, as well as the fruit trees in the orchard and garden. He



NO. 7.—WEAKENED AND LEFT A PREY TO STORMS.

goes to the woodlot and hunts for the young maple or elms and, having found them, proceeds to plant. One of the commonest mistakes he makes is to plant too close together, but the one mistake above all others is—well, "Whack!" off goes the top.

Very often the shade trees come from the nurseries with this same grave error committed on them.

By cutting off the top in order to live at all the growth is forced out from the twigs, and as the stub gradually decays a weak point is made right in the center, so that as soon as the branches are of any considerable size the strain of the windstorms rends it open at that point where the greatest strength is required. Every storm that comes along is weakening it still more, and the larger the branches the greater the leverage of the wind.

A storm had just passed and taken off one-third of the farthest tree in illustration No. 7. It had also split the other two limbs. In other words, the tree was ruined. In illustration No. 8 just one-half of the tree is wrenched off in a violent storm, and this tree also is ruined.

The mistake generally lies in selecting too large a tree, and, being too large, the height also is objectionable, and the winds would be apt to blow it



NO. 8.—TRUNK WEAKENED BY CUTTING OFF TOP; SPLIT BY WIND.

over. Knowing this, the top is taken off, with the result that has been described.

The best size for common planting is a tree about as big as a broom handle. The proportions of the length of such a tree, say a maple or elm, would be almost twelve feet, and a good stake would hold it in place. A small tree will almost invariably grow, because it has its "feeding roots."

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Having bought out my partner, I will continue to close out the remainder of the stock to make room for a stock of Groceries which I have ordered.

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200 pairs Men's Shoes, new stock, to go at cut prices.

150 Ties and Suspenders at a discount.

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Flour while this car lasts at \$2.65 and \$2.35 per hundred. Get in a supply while it lasts.

Pants, Overalls, Jackets, Underwear, and all other goods to go at prices to close.

See me for Table and Seed Potatoes.

Thirty dollars' worth of Laces and Ribbons half price.

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(Successor to ESSAY & KEENAN)

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We have a nice line of Breakfast Bacon at 20, 25 and 30c per pound. Bulk Lard at 12 1/2c per pound. Crushed shell for chickens at \$1.25 per hundred pounds

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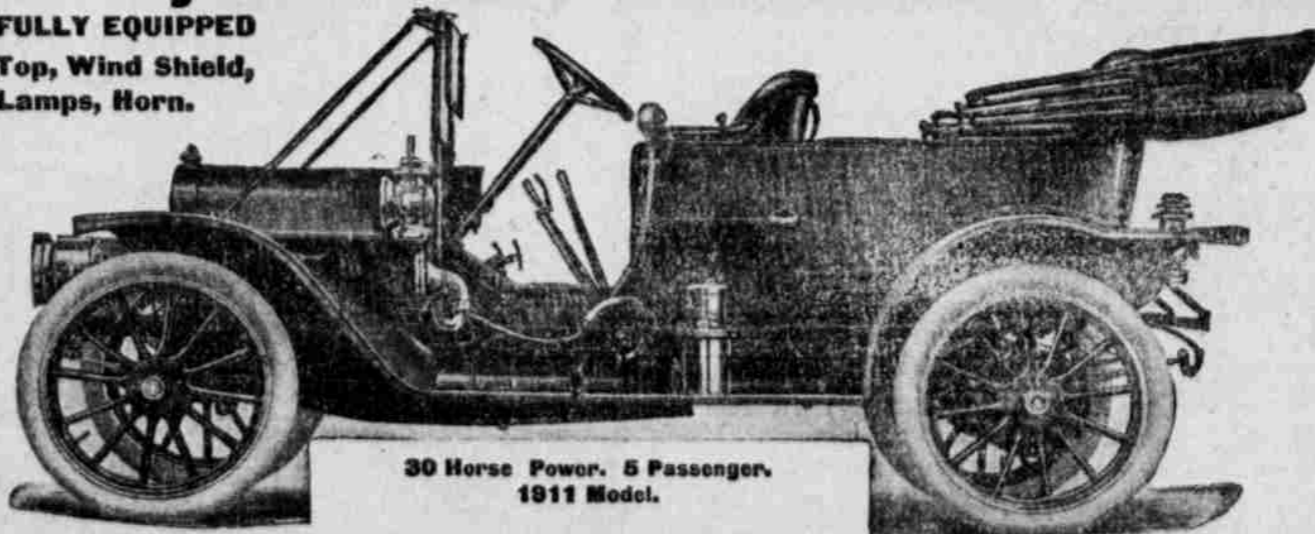
Do You Know What Is Manufactured In Your Own Community?

- Who cans tomatoes and other vegetables for the trade?
- Who makes shoes or harness or other leather goods?
- Who manufactures overalls, night shirts or underwear?
- Who makes suits of clothing, overcoats or dress skirts?
- Who makes flour, meal, breakfast foods or other edibles for sale?
- Who prints pamphlets, stationery, cards and other jobwork?

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This \$1,350 REO is going to be Given to Somebody
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