

HOUSE WORK



Thousands of American women in our homes are daily sacrificing their lives to duty. In order to keep the home neat and pretty, the children well dressed and tidy, women overdo. A female weakness or displacement is often brought on and they suffer in silence, drifting along from bad to worse, knowing well that they ought to have help to overcome the pains and aches which daily make life a burden. It is to these faithful women that

LYDIA E. PINKHAM'S VEGETABLE COMPOUND comes as a boon and a blessing, as it did to Mrs. F. Ellsworth, of Mayville, N. Y., and to Mrs. W. P. Boyd, of Beaver Falls, Pa., who say:

"I was not able to do my own work, owing to the female trouble from which I suffered. Lydia E. Pinkham's Vegetable Compound helped me wonderfully, and I am so well that I can do as big a day's work as I ever did. I wish every sick woman would try it."

FACTS FOR SICK WOMEN. For thirty years Lydia E. Pinkham's Vegetable Compound, made from roots and herbs, has been the standard remedy for female ills, and has positively cured thousands of women who have been troubled with displacements, inflammation, ulceration, fibroid tumors, irregularities, periodic pains, backache, that bearing-down feeling, flatulency, indigestion, dizziness, or nervous prostration. Why don't you try it?

Mrs. Pinkham invites all sick women to write her for advice. She has guided thousands to health. Address, Lynn, Mass.

SKIN HEALTH



Promoted by Exercise and Cuticura Soap

In the promotion of Skin Health, Cuticura Soap, assisted by Cuticura, the great Skin Cure, is undoubtedly superior to all other skin soaps because of its influence in allaying irritation, inflammation, and clogging of the pores, the cause of disfiguring eruptions. In antiseptic cleansing, in stimulating sluggish pores, in emollient and other properties, they have no rivals.

Sold throughout the world. Depots: London, 27, Chatterhouse St.; Paris, 8, Rue de la Paix; Australia, R. Lewis & Co., Sydney; India, B. K. Paul, Calcutta; China, Hong Kong Drug Co.; Japan, Maruya, Ltd., Yokohama; Russia, Ferein, Moscow; S. Africa, Lemons, Ltd., Cape Town; U.S.A., Foster Bros. & Chem. Corp., Sole Props., Boston, Mass. TORRID EVER.

SICK HEADACHE

Positively cured by these Little Pills.

CARTER'S LITTLE LIVER PILLS.

They regulate the Bowels. Purely Vegetable. SMALL PILL. SMALL DOSE. SMALL PRICE.

Genuine Must Bear Fac-Simile Signature. *Wm. Carter* REFUSE SUBSTITUTES.

BRYAN SPEAKS ON BANK GUARANTEES

IN SPEECH AT TOPEKA HE DEFINES PLATFORM PLANK.

TO BENEFIT COMMON PEOPLE

Points Out Many Advantages of the Proposed System and Meets the Various Criticisms of the Republicans.

Topeka, Kan.—Mr. Bryan spoke before an enormous audience at this place. His subject was "Guaranteed Banks," and he said in part:

Why not make the depositor secure? The United States government requires the deposit of specific securities when it intrusts money to a national bank, although it can examine the bank at any time; the state requires security when it deposits money in a bank; the county requires security and the city requires security; even the banks require security from the clients who handle their money. Why should the depositor be left to take his chances?

A bank asks deposits on the theory that the depositor is sure of the return of his money and he ought to make the facts conform to the theory. The depositor, the community and the banker himself will be benefited by legislation which will give to every depositor the assurance that that which is committed to the keeping of the bank will be available to meet his needs at any time. Such is not the case to-day, for while all banks are reasonably secure, they are not equally so. This statement can be verified in several ways.

First: The president has advocated a postal savings bank, and his postmaster-general, in presenting an argument in favor, pointed out that many millions are sent to European savings banks of the means of foreign investment, and who prefer to trust the state institutions of the nations beyond the sea, rather than the private banking institutions here.

Second: It is known that a considerable amount of money is in hiding, amounting to billions of dollars, and a panic or business depression. This money is not only withdrawn from active use but is likely to be withdrawn just at the time when money is most needed and when the withdrawal will increase the financial disturbance. It is impossible to reach with fear, it is impossible to tell them that they will probably get their money. The moment the depositors suspect a bank, they hasten to destroy its guaranty. Distrust and distrust alone, can explain the hiding of money.

Third: The increase in the issue of money orders, payable to the order of the purchaser is another evidence that people are seeking greater security for their money. The banks will pay an interest upon deposits, and yet those who buy money orders prefer to lose the interest and, in addition to that, pay the price of the money order in order to secure the government's guaranty.

Fourth: National banks confess that their banks are not secure when they oppose the guaranty of state banks on the ground that it would lessen the deposits in national banks; and state bankers confess that their banks are not secure when they oppose a national guaranty system on the ground that it will draw deposits away from state banks. If you want to find whether banks are really secure, ask the directors to give you their personal note to secure your deposit and you will learn that they do not bear the risk which they ask you to bear.

Fifth: The experience of Oklahoma furnishes concrete proof that depositors do not feel that their money is safe in unsecured banks. On the 17th of December, 1907, the Oklahoma legislature enacted a guaranty law, which became operative February 4, 1908. By the provisions of this law, all state banks and many national banks were required to avail themselves of the law, and the money thus collected is put into a guaranty fund for the use of the state. Five hundred and fifty banks, including 54 national banks, had come under the provisions of this law on the 1st of May, leaving but 10 unsecured banks (all national) in the state. Statements are made by the banks in December and May. Between these periods the secured banks gained in deposits \$1,237,755.22, while the unsecured banks, all national, showed a decrease in deposits of \$1,191,897.80. A large percentage of this increase represented money brought from billing or from without the state, but the decrease in the unsecured banks can only be explained in one way. A large number of depositors withdrew their money from the unsecured banks, and deposited it in the secured banks, and this, too, in spite of the fact that in order to prevent withdrawals, the unsecured banks, in some instances, offered a higher rate of interest than the secured banks were permitted to pay; and it must be remembered also that the banks which suffered a loss of deposits were all national banks. And to make it certain that the difference was caused by the guaranty law, the secured national banks gained, while the unsecured banks lost. While the deposits were increasing in the guaranteed banks of Oklahoma, they were falling in the state banks and the companies of Kansas—the decrease being \$1,153,026.27 between March 31 and June 15.

No amount of criticism of the third depositor can change the facts: the people who deposit money want more security than the laws at present give them. They will change banks to get more security, and, if necessary, they will send their money to another state. For many years efforts have been made in congress and in the various states to secure a law guaranteeing deposits, but the influence of the great banking institutions has been sufficient to prevent action. Last fall, however, when the banks by a concerted action suspended payments on checks, the depositors were everywhere brought to a realization of the fact that their deposits are in fact loans, payable on demand under ordinary circumstances, but payable at the will of the bank in emergencies. The depositors suffered a considerable loss during the suspension of payments, and they have not forgotten the lesson which they then learned. The Democratic party, because more than the Republican party, respond to the needs of the masses of the people, inserted the following plank in its national platform:

"We pledge ourselves to legislation by which the national banks shall be required to establish a guaranty fund for every element of society."

B. Franklin, Printer.

The press upon which Franklin worked in London in 1725 is preserved in the patent office at Washington. It is a clumsy structure, almost entirely of wood, and is known as the Ramage press.

Straw Hats a Recent Invention.

Headwear made of straw was already in use among the ancient Greeks, but straw like those we wear, did not come into use in Europe until half a century ago.

Ownership of Submarine Cables.

England owns 60 per cent. of the mileage of submarine cables, the United States coming next with 18 per cent. and France next with nine per cent.

The Best Friend.

A good man is the best friend, and therefore soonest to be chosen, longer to be retained, and indeed, never to be parted with, unless he cease to be that for which he was chosen.—Jeremy Taylor.

the prompt payment of the depositors of any national bank under an equitable system which shall be available to all state banking institutions wishing to use it."

This principle has been applied in Oklahoma and the results have been very satisfactory. The average annual loss to depositors in national banks during the last 40 years has been less than one-tenth of one per cent. of the deposits, and the loss to the fund in Oklahoma under the guaranty law is less than one-tenth of one per cent. of the deposits. It has been absolutely nothing during the six months in which the law has been in operation.

The Republican platform is silent on the subject, and the Republican candidate not only does not advocate a compulsory system, but specifically and emphatically opposes the same.

The Democratic platform recommends a tax upon national banks and upon such banks as are not members of the nature of enforced insurance to raise a guaranty fund to pay the depositors of any bank which fails.

And then he questions the right of the government to enact such a law, saying:

"How state banks can be included in such a scheme under the constitution is left in the twilight zone of state rights and federalism, and frequently of doubtful meaning and purpose of the platform. If they come in under such a system, they must necessarily be under the closest national control, and so they must really cease to be state banks and become national banks."

His solicitude for the state bank will hardly impress the country, for he is quite indifferent to states and their reserved rights when he discusses other subjects. When congress is in the control of those who want to legislate for the whole people rather than for the few, it will not be difficult to frame a law under which state banks can avail themselves of the advantages of a federal law guarantying the deposits of national banks, just as it was in Oklahoma to frame a law which permitted national banks to take advantage of the state guaranty system. It would be equally easy to enact a federal law which would permit national banks to avail themselves of state guaranty systems under a national system can be secured. Atty.-Gen. Honaparte's ruling, whether it correctly interprets the law or not, would not bring such competition for the protection of public candidate favored a law allowing national banks to take advantage of state guaranty systems. It is closest national control, but Mr. Taft's hostility to all guaranty systems is shown in the objection which he offers:

"The proposed tax the honest and prudent banker to make up for the dishonesty and imprudence of others. No one can foresee the extent to which this system would be imposed upon the sound and conservative bankers of the country by this obligation to make good the losses of the reckless and imprudent; as in its present shape the proposal would remove all safeguards against recklessness in banking, and the chief and in the end the only benefit would accrue to the speculator, who would be delighted to enter the banking business when it was certain that he could enjoy any profit that would accrue, while the risk would have to be assumed by his honest and hard-working fellow-citizens."

He even pictures dire disaster and declares that "if the proposal were adopted exactly as the general platform suggests, it would bring the whole banking system of the country down in ruin."

As an afterthought he suggests that a voluntary system be adopted, but as his objections to a compulsory system apply just as well to a voluntary system we may fairly count him against all legislation which has for its object the guaranty of depositors.

The chief cause of bank failures is the making of excessive loans to directors and officials of the bank. This is the fruitful cause of disaster and it has been impossible to secure legislation protecting banks from their own officials and directors. Why? Because there has been no mutual responsibility. When all banks become liable for the actions of their stockholders will insist upon the enactment of a law making it a criminal offense for capital and surplus to exceed the prescribed amount to one individual. At present we have a law prohibiting the loaning of more than one per cent. of the capital and surplus to a person or corporation, but the law is only directory. Of course, the comptroller can suspend a bank if it violates the law, but the law is not enforced, because the enforcement of such a law would throw the business of many prominent stockholders and upon the community, since the suspension of a bank inflicts a great loss upon stockholders and disturbs the business of the community in which the bank is located.

The law should make it a criminal offense for a bank to loan to any one more than one per cent. of the amount to be secured by the passage of a law prohibiting market speculation by bank officials.

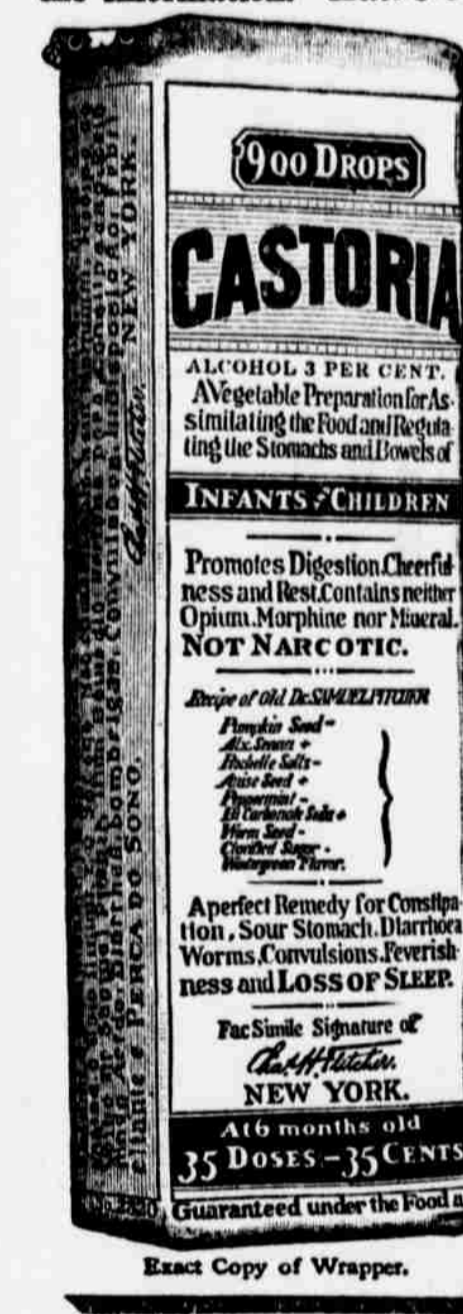
The Oklahoma plan is better. A bank recently failed in Oklahoma; within 48 hours the guaranty fund was ready to pay all depositors, and then the banking board proceeded to take action against the bank and to prosecute the officials criminally. When the business was closed up, the stockholders passed a resolution to the effect that they would prompt action, the action of the board being a protection to the stockholders, as well as a protection to the depositors and to the public generally.

An object is sometimes made to the guaranty law that a new bank would start up the street, and, being able to promise its depositors absolute security through the guaranty law, could draw the deposits of the existing banks, which were managed by offering a higher rate of interest than the latter could give. This objection is urged as if it were an unanswerable one. But let us see how easily it can be met. Since the law makes all of the banks liable for the actions of their officials, the law should prohibit any abuse of this security by any bank, and in Oklahoma the banking board is authorized to suspend any bank which can be paid to depositors. According to the rules of the banking board, no bank is permitted to pay more than three per cent. on checks, and no bank is permitted to pay more than three per cent. on time deposits running for six months or more. Why, naturally, the banks have been so quick to respond to the demands of Wall Street and so slow to yield to the demands of the masses? There are two reasons: First, the Republican party allowed itself to become the servant of the favor-seeking corporations, and, second, too many Republican leaders look at questions from the aristocratic standpoint, the standpoint of the many. They legislate upon the theory that society is suspended from the top, and they fail, therefore, to understand either the evils that afflict the body politic, or the remedies which are needed. The Democratic party, viewing questions from the standpoint of the whole people, easily sees that which Republican leaders do not discover. Remedies begin with the relief of the average man. This is the secret, if secret there be, of the primary cause of party divisions.

When Solomon was invited to choose what he would, he asked for an understanding heart, that he might discern between the good and the bad, and he was told that, because he had chosen wisdom rather than riches or long life, he should have tenfold wisdom, but riches and length of days as well. And so when a party determines to seek first that which is best for the common people, it is acting in the interest of the common people. It also promotes the welfare of the smaller classes, which rest upon the masses, for when the producers of wealth prosper, their prosperity is shared by every element of society.

Physicians Recommend Castoria

CASTORIA has met with pronounced favor on the part of physicians, pharmaceutical societies and medical authorities. It is used by physicians with results most gratifying. The extended use of Castoria is unquestionably the result of three facts: *First*—The indisputable evidence that it is harmless; *Second*—That it not only allays stomach pains and quiets the nerves, but assimilates the food; *Third*—It is an agreeable and perfect substitute for Castor Oil. It is absolutely safe. It does not contain any Opium, Morphine, or other narcotic and does not stupefy. It is unlike Soothing Syrups, Bateman's Drops, Godfrey's Cordial, etc. This is a good deal for a Medical Journal to say. Our duty, however, is to expose danger and record the means of advancing health. The day for poisoning innocent children through greed or ignorance ought to end. To our knowledge, Castoria is a remedy which produces composure and health, by regulating the system—not by stupefying it—and our readers are entitled to the information.—*Hall's Journal of Health.*



Letters from Prominent Physicians addressed to Chas. H. Fletcher.

Dr. B. Halstead Scott, of Chicago, Ill., says: "I have prescribed your Castoria often for infants during my practice, and find it very satisfactory."

Dr. William Belmont, of Cleveland, Ohio, says: "Your Castoria stands first in its class. In my thirty years of practice I can say I never have found anything that so filled the place."

Dr. J. H. Taft, of Brooklyn, N. Y., says: "I have used your Castoria and found it an excellent remedy in my household and private practice for many years. The formula is excellent."

Dr. R. J. Hamlen, of Detroit, Mich., says: "I prescribe your Castoria extensively, as I have never found anything to equal it for children's troubles. I am aware that there are imitations in the field, but I always see that my patients get Fletcher's."

Dr. Wm. J. McCann, of Omaha, Neb., says: "As the father of thirteen children I certainly know something about your great medicine, and aside from my own family experience I have in my years of practice found Castoria a popular and efficient remedy in almost every home."

Dr. J. R. Clausen, of Philadelphia, Pa., says: "The name that your Castoria has made for itself in the tens of thousands of homes blessed by the presence of children, scarcely needs to be supplemented by the endorsement of the medical profession, but I, for one, most heartily endorse it and believe it an excellent remedy."

Dr. R. M. Ward, of Kansas City, Mo., says: "Physicians generally do not prescribe proprietary preparations, but in the case of Castoria my experience, like that of many other physicians, has taught me to make an exception. I prescribe your Castoria in my practice because I have found it to be a thoroughly reliable remedy for children's complaints. Any physician who has raised a family, as I have, will join me in heartiest recommendation of Castoria."

GENUINE CASTORIA ALWAYS
Bears the Signature of
Chas. H. Fletcher
The Kind You Have Always Bought
In Use For Over 30 Years.

CARRIED GESTURE TOO FAR.

Boy's Action Possibly Appropriate, But Somewhat Unnecessary.

Vivian Burnett, the original of the still-remembered Little Lord Fauntleroy, at the Chicago convention discussed with a reporter a certain party maneuver.

"They went too far there," said Mr. Burnett. "They made themselves ridiculous by their excess. Do you know what they reminded me of? They reminded me of a juvenile eulogist my mother often tells about."

"This lad, at a school treat, got up to recite the first piece of his life. He was ambitious; he wished to make a great success of his piece; and he had been told by his teacher that the secret of elocution was the gesture—for every phrase its fitting gesture."

"The opening line of the boy's selection was 'The comet lifts its tail of fire.'"

"The overzealous boy, to fit its proper gesture to this line, lifted up the tail of his coat and held it out in a horizontal position."

THREE CURES OF ECZEMA.

Woman Tells of Her Brother's Terrible Suffering—Two Babies Also Cured—Cuticura Invaluable.

"My brother had eczema three different summers. Each summer it came out between his shoulders and down his back, and he said his suffering was terrible. When it came on the third summer, he bought a box of Cuticura Ointment and gave it a faithful trial. Soon he began to feel better and he cured himself entirely of eczema with Cuticura. A lady in Indiana heard of how my daughter, Mrs. Miller, had cured her little son of terrible eczema by the Cuticura Remedies, and she cured her child entirely, and the disease never came back. Mrs. Sarah E. Lusk, Coldwater, Mich., Aug. 15 and Sept. 2, 1907."

Sleep Walking.

"Tiresome preacher, that Dr. Nintly."

"My goodness, yes! Why, the vestry men had to advertise for somnambulists to act as ushers."—Cleveland Leader.

WIDOWS' PENSIONS

under NEW LAW obtained by JOHN W. MORRIS, Washington, D. C.

LOS ANGELES, CALIFORNIA

CITY LOTS High and sightly, located 1/2 block from car line, near churches and schools. Streets paved and graded, cement sidewalks and curbs. Price, \$500 to \$600. Terms, \$10 down, \$10 a month. Population Los Angeles now 275,000, increasing 15,000 per year. Property bought now will double in two years. Write us for maps, information, bank references.

THE BURCK-GWYNN CO., 333 So. Hill St., Los Angeles, Cal.

Laundry work at home would be much more satisfactory if the right Starch were used.

In order to get the desired stiffness, it is usually necessary to use so much starch that the beauty and fineness of the fabric is hidden behind a paste of varying thickness, which not only destroys the appearance, but also affects the wearing quality of the goods. This trouble can be entirely overcome by using Defiance Starch, as it can be applied much more thinly because of its greater strength than other makes.

Danger in New York Roads.

There is an average of seven car collisions a day on the steam, subway, elevated and surface railways of New York.

Your Druggist Will Tell You

That Murine Eye Remedy Cures Eyes, Makes Weak Eyes Strong, Does Not Smart, Soothes Eye Pain and Itch for 50c.

Pretty teeth are responsible for a good many smiles.

Lewis' Single Binder straight 5c cigar. Made of extra quality tobacco. Your dealer or Lewis' Factory, Peoria, Ill.

The man who pays his debts is true to his trust.

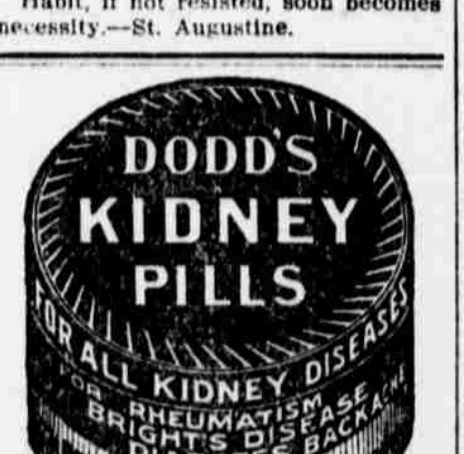
Allen's Foot-Ease, a Powder Forsooth, soothing feet, gives instant relief. The original powder for the feet. 50c at all Druggists.

Habit, if not resisted, soon becomes necessity.—St. Augustine.

DODD'S KIDNEY PILLS

FOR ALL KIDNEY DISEASES
RHEUMATISM
BRIGHT'S DISEASE
DIABETES
BACKACHE

75 "Guaranteed"



DEFIANCE STARCH

for starching finest linens.

W. N. U., LINCOLN, NO. 37, 1908.

Paxtine TOILET ANTISEPTIC

Keeps the breath, teeth, mouth and body antiseptically clean and free from unhealthy germ-life and disagreeable odors, which water, soap and tooth preparations alone cannot do. A germicidal, disinfecting and deodorizing toilet requisite of exceptional excellence and economy. Invaluable for inflamed eyes, throat and nasal and uterine catarrh. At drug and toilet stores, 50 cents, or by mail postpaid.

Large Trial Sample

WITH "HEALTH AND BEAUTY" BOOK SENT FREE

THE PAXTON TOILET CO., Boston, Mass.

THE DUTCH BOY PAINTER STANDS FOR PAINT QUALITY

IT IS FOUND ONLY ON PURE WHITE LEAD

MADE BY THE OLD DUTCH PROCESS

FOREIGN POST CARDS

SENT DIRECT FROM 40 COUNTRIES

With all the names and addresses of some loved ones. We supply our foreign cards, who purchase, addresses, stamps and make Picture Post Cards to any address we desire. Cards are descriptive of countries (wherever mailed): Argentina, Australia, Belgium, Brazil, Canada, Chile, Colombia, Cuba, Denmark, France, Germany, Greece, Hungary, India, Italy, Japan, Korea, Mexico, Norway, Peru, Portugal, Russia, S. Africa, Sweden, Switzerland, Turkey, U.S.A., Venezuela, West Indies, etc.

FREE HOMES—Five agricultural lands free to businessmen. New town, good business opportunities. Railroad division to meet post business and military school planned. New railroad to be built soon. Excellent stamp. Address: International Club, London, N. E.

DEFIANCE STARCH

for starching finest linens.

W. N. U., LINCOLN, NO. 37, 1908.

PUTNAM FADELESS DYES

Color more good brighter and faster colors than any other dye. One 10c package colors all fibers. They dye in cold water better than any other dye. You can dye all garments without rippling sport. Write for free booklet—How to Dye, Bleach and Mix Colors. **MORRIS DRUG CO., Quincy, Illinois.**