

\$1,000,000,000 IN BANK MONEY, GOOD PROSPERITY SIGN

Comptroller Reports Steady Growth in Financial Resources During the Year.

WASHINGTON, Dec. 12.—Another year of prosperity and solid growth for American banks is recorded in the annual report of the comptroller of the currency, presented to Congress today. Not only the national banks which come directly under the control and supervision of the Currency Bureau are included in the comprehensive review of banking conditions, but State banks, savings banks, trust companies and other financial institutions—some 15,929 others are represented.

During the fiscal year of 1910 the combined resources of the 7,000 national banks of the United States grew to approximately \$1,000,000,000. On Sept. 1 last their loans and discounts had reached the immense sum of \$2,400,000,000—an amount never before equalled in the history of the national banking system since its creation in 1864. At the same time they were counting nearly \$30,000,000 of overdrafts in their assets, a practice which there is no law to stop.

Combining all other banks in the United States and its island possessions with those of the National system and allowing an estimate for those not reported, it is evident from the Comptroller's report that the banking power of the nation has grown in the last ten years from 18,077 of all sorts of banks, with capital of \$1,150,000,000 and individual deposits of \$7,585,000,000, to more than 27,000 banks with combined capital close to \$2,000,000,000 and individual deposits of nearly \$16,000,000,000. The deposits have more than doubled in little

more than a decade, and in the same time the combined loans and discounts have grown to more than \$2,000,000,000. The volume of business is reflected in reports which have been assembled from 137 clearing house exchanges, showing combined clearings of \$100,000,000 for the year ending on Sept. 30, as against \$75,000,000 for 1909. The New York Clearing House Association represented 80 per cent. of the clearings of all associations of the country and during the current year has reached \$102,000,000,000, some \$3,000,000,000 greater than in 1909. For these enormous transactions balances of only little more than \$4,000,000,000 were used.

Four actual national bank failures marked the year. Final settlement of the affairs of eighteen insolvent banks was made in which depositors received nearly 96 per cent.

The report leaves no room to doubt that it is the intention of the present Administration to rid the national banking system of weak banks by guiding them into voluntary liquidation, a continuation with stronger institutions wherever possible, or to discontinue business as a last resort where there is no probability other than failure. In this way the Comptroller believes depositors can be paid in full and shareholders can save some of their investments and escape the double liability.

During the year 115 national banks went into voluntary liquidation, others consolidated; many left the national banking field and continued as State organizations and some discontinued business altogether.

How to Make a Pint of the Best Cough Syrup and Save \$2

This recipe for a home made cough remedy is used and tried in thousands of homes in the United States and Canada. It costs little, but it is splendid. Even whooping cough yields to it quickly.

Put 1/2 pint of granulated sugar and 1/2 pint of warm water and stir for 2 minutes. Put 2 1/2 ounces of Pinex (fifty cents worth) in a glass bottle and add the sugar syrup. This makes more and better cough syrup than you could buy ready made for \$2.00. Take a teaspoonful every one, two or three hours.

This simple remedy will usually stop a deep seated cough in less than 24 hours. It tones up the appetite, has a pleasant taste and is highly laxative, which is helpful. You will also find it splendid for bronchial troubles, lung and throat affections, etc.

This Pinex and sugar syrup recipe is so popular that it is often imitated, though never successfully. In trying it, use only the genuine Pinex, which contains guaiac and all the healing elements of Scirvius, white pine extract, in concentrated compound.

A single bottle, which is satisfaction, or money refunded, goes with this recipe. Your druggist six cents will get it for you. If not, send to The Pinex Co., Ft. Wayne, Ind.

GRAND RAPIDS FURNITURE S. BAUMANN & BRO. CARPETS RUGS & DRAPERIES

No Money Down

Club Plans or ridiculously small deposits will attract the inexperienced buyer, but wise shoppers will look for honest concerns that don't draw prospective buyers into a net of high prices and ironclad conditions. Proof of our straightforward dealings is borne out by the fact that we are one of the largest furniture and carpet distributors in the country. Thanks to our enormous purchasing power, we are enabled to offer you the **Best Credit System—One Low Price—Cash or Credit**



3-PIECE PARLOR SUITE (unique design), mahogany finished frames, neatly carved, highly polished, with loose cushions of pattern silk plush, cord tassels to match; indestructible springs in seat; as illustrated: **27.50** (value \$40.00)

500 AXMINSTER RUGS, At a Reduction of 40 per cent.

27x54, value \$2.75	1.69	8.5x10.6, value \$22	14.98
36x72, value \$4.50	2.89	9x12, value \$25	17.98
6x9, value \$18	11.49	12x15, value \$55	37.50



The Street Morris Chair, with foot rest attached, in Early English, Golden Oak and Mahogany finish; upholstered in Imperial leather; large and comfortable; as illustrated; value \$101 at **\$11.75**

Library Table, in Early English Oak, with large drawer, 2 book racks at side and shelf; like cut; val. \$16, at **10.75**

N.W. COR. 6TH AVE. & 15TH ST.

Double "S. & H." Green Trading Stamps With Purchases Before 12 o'Clock

THE BIG STORE... A CITY IN ITSELF

SIEGEL COOPER & CO.

J.B. GREENHUT, PRESIDENT.

SIXTH AVE. 18TH AND 19TH STREETS NEW YORK

Holiday Shopping at Height

Spirited Activity in Every Section of This Giant Establishment
WE ARE READY TO MEET ALL DEMANDS

Stocks were never greater, and we were never better prepared to handle crowds; but we advise shopping in the morning, whenever possible. We have hitherto urged IMMEDIATE purchasing of Christmas gifts, and we urge it again. Do not lose even ONE day. Come in TOMORROW and get YOUR share of the thousands of "Tuesday Bargains" in Holiday merchandise of every description.

Christmas presents will greet you from every corner and angle. Less than a fraction of one per cent. of the attractions is printed here.

300 Women's Suits Formerly Priced at \$13.50 to \$16.50

On Sale, Tomorrow, \$5.95

The bargains are of so extraordinary a nature that we have every reason to believe that these suits will be sold to the first 300 women who will enter our Suit Section, tomorrow morning.

(No alterations, none sent C.O.D. or on approval, and, because of the limited quantity, we cannot fill Mail Orders.)

These are NOT specially purchased "sale goods."

This is a typical Big Store clearance, in which we give you another illustration of OUR way of doing things—in which we again prove that half-way methods are not tolerated here, even for a moment. We need more floor space for Holiday goods and we'll get it by selling these suits.

Materials Include Broadcloths, Worsteds, Wale Cloths & Diagonals

Our artists have made accurate pictures of 3 of the many styles.

But there are many others for you to make selections from. COATS are in smartest walking lengths; some are plain-tailored; others are trimmed with braid; all are satin-lined. Latest, most desirable styles in SKIRTS.

Again, Briefly, \$13.50 to \$16.50 Winter Suits for 300 Women, Tomorrow, at **\$5.95**

(Siegel Cooper Store, First Floor, Front.)

Knitted Four-in-Hand Ties

for Men and Boys. Neatly put up in Holiday boxes—regularly 25c—"Tuesday Bargains" at **15c**

(Siegel Cooper Store, Main Floor, Center.)

Big Christmas Bargains in Pianos and Player-Pianos

Two Beautiful Uprights, Regularly \$250 Each, "Tuesday Bargains," at **\$175**

Two Fine Player-Pianos, Regularly \$475 and \$550 Each, Tuesday, at **\$325**

FREE—Bench, cover and 12 rolls of music with either of the player-pianos.

These instruments are practically as good as new. They have seen very little service. Each has been polished and tuned. They will be sold on the following terms:

The Pianos \$5 Down \$1 a Week. The Player-Pianos \$10 Down \$2 a Week.

Music Rolls 25c

(Siegel Cooper Store, Fourth Floor, Center.)

A Talking Machine and 12 Popular Records at \$1 a Week

No Interest. No "Extras."

The most liberal and attractive offer ever made by any store in the United States. It gives EVERYBODY an opportunity to own one of these world-famous entertainers. It reduces the cost to the lowest possible figure. **NOW is the Time and HERE is the Place to Make Your Selection**

Our assortments of the celebrated Victor Talking Machines and Edison Phonographs are complete. All the newest models are liberally represented. As for records we have, for your choosing, all the grand opera, light opera and ballads of the day. Come, Select the Instrument You Like—Also 12 Popular Records—and Pay Us **\$1 a Week**

(No interest—no "extras" of any kind. Eve y machine fully guaranteed.)

(Siegel Cooper Store, Second Floor, Rear.)

Fine China

Imported Austrian China Berry or Salad Sets—assorted decorations; each set consists of 1 large bowl and 6 saucers to match; regularly 95c; "Tuesday Bargains" at **59c**

(Siegel Cooper Store, Second Floor, Front.)

368 Odd Winter Suits & Overcoats Taken From Our \$10 & \$12 Lines

Will Be Sold as "Tuesday Bargains" at **\$6.95**

The Men's and Youths' Suits—Most of these garments are in Winter weights. A few, however, are in medium weights, in light, medium and dark grays. Sizes run up to 40, including a few "stouts."

The Men's and Youths' Overcoats—sizes up to 40 chest-measure. The biggest values, however, are in sizes for young men of 14 to 20 years of age. The quantity is limited to less than 200.

A Singing Canary in a Brass Cage for \$3.35

These birds are guaranteed to be good singers and are alone worth from \$3 to \$5 each. We've sold hundreds of these birds in cages as special at \$3.85—for this "Tuesday Bargain" sale, we have cut 50c off that low figure.

Ferneries—filled with growing plants, with a palm in the center of each, regularly 45c; at **35c**

Large Scotti Ferns—regularly \$1 each; at **75c**

(Siegel Cooper Store, Main Floor, Rear.)

House Coats and Smoking Jackets, \$3.95

Measured by every fair standard of value, these are worth \$5 each. They'll make Christmas presents such as men of good taste will SURELY appreciate. All sizes.

(Siegel Cooper Store, Main Floor, Rear.)

Ask for "S. & H." Green Trading Stamps—We Give Them

Special Offer to Users of Gold Soap

During November and December, we offer for **Only 100 Gold Soap Wrappers**, an eleven piece assortment of the finest quality of pressed glass—a reproduction of a new cut glass design. It consists of a two quart pitcher, six tumblers, butter dish, cream pitcher, sugar bowl and spoon holder.

Regular value, 200 wrappers. You can have either the pitcher and six tumblers or the butter dish, cream pitcher, sugar bowl and spoon holder for **50 Gold Soap Wrappers**.



WATER SET—Pitcher and Six Tumblers for 50 Gold Soap Wrappers.



TABLE SET—Butter Dish, Cream Pitcher, Sugar Bowl and Spoon Holder for 50 Gold Soap Wrappers.

We invite you to visit our premium stores, and examine the premiums. Select your premium now, and start saving wrappers, so you can have it for Christmas.

You can buy Gold Soap from your grocer for less than you have to pay for other laundry soaps. Quality? There is nothing better.

Gold Soap Premium Stores— "Where visitors are welcome."



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| MANHATTAN | IN NEW JERSEY |
| 16 First Ave., near 1st St. | NEWARK: |
| 226 E. 85th St., near 2nd Ave. | 295 Plane St., between Market and Bank Streets. |
| 115 E. 14th St., near 4th Ave. | PATERSON: |
| 56 E. 116th St., near Madison Ave. | 341 Grand St., near Main St. |
| 441 Westchester Ave., bet. Bergen and Brook Aves. | PASSAIC: |
| BROOKLYN | 64 Lexington Ave., nr. Monroe |
| 39 Osborn St., bet. Liberty and Glenmore Aves. | ELIZABETH: |
| 33 Thornton St., near Broadway | 8 Julian Place, opp. C. R. R. Depot. |
| 455 Gold St., opp. Loeser's. | |