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- No greater element of safety surrounds the vast sums contained in the vaults of this beautiful building than surrounds the money deposited with us by our small army of depositors.
- Your money placed in our hands is not only in safe keeping, but it is increasing in volume without effort on your part. It is providing the competence that will be needed for old age or the "rainy day" that should be anticipated.
- The saving habit is a producer of self-reliance, of business independence, of freedom from anxiety.
- We offer the people of this community every inducement to save that is consistent with safe banking.
- Start a bank account with us today.

The Farmers National Bank Canfield, Ohio

TALKS ON BANKING

YOUR BUSINESS CHARACTER

In all business operations involving credit, certain requisites are essential if the risk is to prove satisfactory to the one who extends the credit. These requisites are best expressed in what has been termed the "Three Big C's of Credit," namely, Character, Capacity and Capital. This talk will cover the first.

In order to possess a business character, a man need not have what is ordinarily known as business honesty, for business honesty is not as big a thing as business integrity. Neither need a man say long prayers, and pass the plate, however admirable these traits may be. He must have more than a semblance of religion;—he must carry the religion of the Ten Commandments, the Sermon on the Mount and the Golden Rule into his business life. He must do no tricky thing;—he must be on the level. He must give the square deal. His word must be better than his bond. He must mark goods fairly, advertise honestly, rectify any error, correct any misunderstanding, and, in short, that his best advertisement is a satisfied customer, and satisfied customers are made only by business integrity.

The underlying reason why some men have become great merchants is to be found in the "spirit of the house." There are great stores in every large city whose greatness is due to the single fact that they have back of them business character. Their good will, worth millions, is a good will of integrity. It has taken years to build it up.

The buying public soon find out the spirit of the house. You can catch a sucker here, it doesn't pay to try the second time. You do well to inquire how this element of integrity enters into your business life, for if the banker does not believe in you, you can get no loans from him. You can lose this priceless asset by a

single lapse from business virtue, and once it is lost it is hard slitting to regain it.

A certain bank made a large sized loan to a builder for a specific operation, with the understanding that the funds were to be used to purchase material and pay labor for that one job. It soon developed that in spite of the fact that the contractor claimed to be progressing well with work, nothing had been done—he had used the money elsewhere. It was a breach of trust. The banker had checked him up, as bankers, generally do. He has lost his character in that bank, and his word no longer goes.

Another concern was buying automobiles with the bank's money, giving the bank a trust receipt, whereby cars could not be delivered without obtaining a release from the bank and paying on the loan. The banker became suspicious that something was wrong and checked up the cars presumed to be in stock on the trust agreement, and found that four had been sold without accounting to the bank. Result—hasty calling of the entire loan, loss of confidence, loss of a helpful business arrangement, friendship.

You cannot play fast and loose in business and win out. You cannot deceive your banker for long, as he is a sucker here, and he is not as you pretend to be, but remember always, that in business it is not what you seem to be but what you are that counts, and your true nature will soon become manifest to those who are in position to find things out and can help you if they trust you, but cannot if they don't.—Adv.

FACE THE TRUTH

By force of habit, doubtless, the theory seems to survive among many republican spokesmen that President Wilson's administration can be discredited by misrepresentation. One evidence lies in the effort being made to arouse sentiment in the business community by dwelling in every advertising medium they can reach upon the increases of imports under the Underwood tariff law, notwithstanding the European war. The effort is bound to fail for a very simple reason—the facts riddle it.

In their "tariff publicity," the Republican partisans ignore the enormous increases of exports because these show the unprecedented prosperity of the country. Also, they do not analyze the imports. If they did both, they would discover the increase of imports is wholly due to the fact that the U. S. is drawing upon all parts of the globe to secure the materials from which to manufacture the vast quantities of supplies of all sorts which other nations, both belligerents and neutrals, need at this time. Huge though it be, the domestic supply of many of these raw materials is not adequate to supply the demand, and hence foreign raw materials are being brought in to augment the domestic supply.

That such is the situation clearly appears from new statistics on the subject just issued by the Department of Commerce. By reducing or removing entirely the tariffs on many essential raw materials the Underwood Tariff Act greatly aided American manufacturers in meeting the new foreign demands upon them. Thus millions upon millions of dollars have been drawn into this country in payment of the service rendered by American labor and capital in manufacturing these imported raw materials into articles desperately needed by the outside world.

The conclusion business men will draw is obvious: The tariff should not be changed unless conditions change, and then should be readjusted only upon the advice of experts. The latter contingency is provided against by President Wilson's recommendation for the creation of a tariff commission.

GARDENING

I love to go a-gardening
When winter goes and it is spring;
For then to take my spade in hand
And dig a bit amid the land
Is like a pleasant holiday
That none could spend a better way.

For if the gardener dig with love,
And if he trust in God alone,
And if he plant for others here—
To bring them bloom and bring them cheer—
It isn't what he plants that grows
So much as what his spirit knows.

And then it is a lovely sight
To have around the world a path
Of beauty and of song and light,
Where never bitterness and wrath
May come as weeds to shoulder out
The tenderness we grate about.

This makes it so important that
Each one of us should gardeners be,
With linen coat and broad-brimmed hat.

To toil, and then beneath a tree
To sit us down and have a chat
About the I of us, and Me.

Oh, more than any books can tell
We gather thus from wisdom's well,
And you compare your views with mine,
Just as we both compare a vine,
A twig, a shrub, a flower, a knoll,
And then the heart and then the soul.

'Tis thus with gardening that we rise
At last to points of being wise,
In finding out—with all our toil—
That nothing grows within the soil
That is worth while for human need
Unless it grows from spiritual seed.

Greatly Benefited by Chamberlain's Liniment.

"I have used Chamberlain's Liniment for sprains, bruises and rheumatic pains, and the great benefit I have received justifies my recommending it in the highest terms," writes Mrs. Florence Slife, Wabash, Ind. If you are troubled with rheumatic pains you will certainly be pleased with the prompt relief which Chamberlain's Liniment affords. For sale by all dealers.—Adv.

For results, Dispatch Classified Columns.

You Never Can Tell

From Life

Very dimly shone the lamps of the rickshaws; very faintly came the tap-tap of the sandals passing to and fro on the Bund. Yokohama was going to sleep, and the great liners in the bay looked dark and ghost like against the rising moon. The three men sitting on the terrace of the Grand Hotel met here every ninth week. They were captains of three of the liners. All were Englishmen. Blackburn who commanded a ship owned and manned by Japanese lit his pipe and gazed out across the harbor, drawing his hand over his brow and hair.

"Same old heat" he said.

The others nodded.

Bainbridge, a slight little man with fair hair, moved restlessly.

"A week, and we'll all be at opposite corners again," he said, "none of them much cooler."

"Not bad at home now," mused Villiers, broad and silver man, with the gray eyes of a dreamer. He leaned forward, smiling slightly.

"D'ye know it's three years next month since I've seen the wife. Devil of a life! And I don't see my way to getting back yet, either. No place for women, the east."

Bainbridge stared at him uneasily.

"Yes, deuce of a life" he assented, "but worse for the women, even in England. Always standing on their own legs, as it were, pinching and skimming for a chap they only see once in a couple of years. I say, y'know, it's rotten bad for them, at best."

"Quite right," said Villiers, "and it is an experience that is bound to have its effect. The strong woman will be stronger, the weak woman weaker, and the bad woman—will go under."

Blackburn smiled.

"Then we are three lucky chaps," he said, and blew a great ring of smoke and looked at it rather sententially.

Villiers laughed.

"The queer part about it is the faith they've got. It's that which pulls them through. I believe if I wrote the wife tonight that I'd a Japanese girl in Nagasaki she'd never believe me, though she's quite sophisticated enough to be cognizant of the prevalence of that sort of thing out here. She takes the attitude that such things might happen—but not to her or hers. It's rather a potent point of view."

"It's an absurd point of view—no offense to you, old chap," said Bainbridge. "Suppose it was a fact and she had to face it—what would be her attitude?"

"It couldn't be a fact so long as she felt as she does about it," answered Villiers; "it is that which insures her being quite right in her belief."

"Oh, rot!" said Bainbridge. "You're an idealist." He took a deep drink from his tall glass. "I'll bet you if all three of us wrote home tonight in the light of remorseful confession every one of us would receive replies, next mail out to the same effect."

"There's just one way to prove that," said Villiers, "and that's to write."

"Done!" said Blackburn.

"Hold on, old chap!" Blackburn knocked out the ashes from his pipe. "D'ye know you're about to play a devilish risky game? Shouldn't care to enter it myself. Luck to you, however, if you must. But both of you are taking too much for granted."

"You hold the stakes, then," said Villiers complacently. "Next trip we meet here as per schedule, we'll have our mail first thing and rendezvous at eight for supper. If we can't read our letters aloud we can at least describe the attitude taken therein, which is the point under discussion."

"Very well," said Blackburn, "but warn you, it's a silly affair."

Nine weeks later Blackburn, tying his tie before the mirror in his cabin felt a curious interest in seeing his two friends as had been arranged at their previous meeting. They would have received their mail from home even as he had received his, but it was with a thrill of satisfaction that he remembered he had not endangered his own or his wife's happiness in what he considered the mad manner of his friends.

Very promptly, then, and most serene, he appeared on the terrace and seated himself at the usual table to await their arrival.

Bainbridge presently appeared and, after greeting Blackburn, sat down and lit a pipe. They talked spasmodically. A curious tranquillity seemed to have enveloped the little man, which he could think of nothing to say. They sat in silence, Blackburn mentally taking stock of his friend. All his nervousness and cynicism seemed to have left him, and his eyes, usually so furtive, looked very still and deep.

"Wonder why Villiers doesn't come along," said Blackburn at last.

Bainbridge nodded. "I'll read you my letter now," he said, and in a lower voice: "By Jove, old chap, I was quite wrong, d'ye know? Never would have believed it possible any one could feel so about a chap like me."

He laid the letter on the table. "Wonderful thing, that," he said; and Blackburn took it.

"Are you quite sure you want me to read this?" he asked.

"Quite," replied Bainbridge, "because—because it's changed things so—for me, you know?"

Blackburn read:

"Dear Dad—

Something in my heart tells me this horrible thing isn't true. It can't be. Such things may happen to people but somehow I can't feel it has happened to me and mine. But if it has—and you will begin again because your best nature still cares for me—won't you begin right now, because I love you and will try to forget. I can't write more."

MINNIE.

When Blackburn had finished he folded it very gently and handed it to Bainbridge.

"I congratulate you old fellow," he said gravely, and then: "Let's go up to Villiers' room and stir him up. He may be snoozing."

They rose and climbed the stairs to the room Villiers was wont to occupy during his stay in port. The door was unlocked, and after knocking and receiving no reply they entered. It was so dark that at first they could see nothing. Blackburn, dimly discerning the bureau, shuffled toward it to light the gas. But before he reached it his foot struck a soft object, and simultaneously a nauseous wave of horror swept over him.

"My God! Light a match," he said.

Bainbridge did so and, stepping over the prone figure, lit the gas with trembling hands.

Villiers was quite dead. His gun lay by his side, and in a little pool of blood by his right temple a crumpled letter lay, face up.

"Nothing should be touched," said Blackburn, "until the proper steps have been taken—except—"

Bainbridge stooped and lifted the bloody page.

"Except this," he said, and, folding it carefully, put it in his wallet.

When, many hours later, Blackburn went aboard his ship he locked his cabin door, and Bainbridge, who had accompanied him for the purpose, spread out the sheet and read it slowly.

"My Dear Frank:

Your rather extraordinary epistle has reached me and I assure you it was quite unnecessary. You surely do not expect me to have lived all these years alone and to have known men as I do without realizing that I could scarcely expect you to live the life of a celibate in the "Far East". In this strange little game of life we must take our pleasures as they come, and I have taken mine as I have not prevented you from taking yours. Foolish boy! If you expected me to have hysterics over your self imposed confession you may be relieved to know that I merely laughed at it. We are all in the same boat, we sinners, so why should one of us cavil at another? Cheer up and don't take life so seriously.

SUE."

Hadn't a fair Chance.

A new minister in a rural district who wished to make the acquaintance of the members of his congregation, and also to discover whether they were pleased with his discourses, met an old farmer whose face he recognized as one who had attended the church the previous Sunday, and stopping him, said:

"Mr. Brown, how did you like my sermon last Sunday?"

"Well, parson," replied the old man, "you see I didn't have a fair chance to judge. Right in front of me was old Miss Smith and the rest of that gang with their mouths wide open just a-swallowin' down all the best of your sermon; 'n' what reached me, parson, was purty poor stuff, purty poor stuff."

The Discarded Lover.

Young Bagley married the charming Olive, and after the wedding breakfast he chanced to notice one of the guests, a young man, who appeared to be extremely gloomy and was evidently not having a good time. He stepped up to the young fellow with the idea of cheering him up.

"Er—have you kissed the bride?" he asked.

"Not lately," replied the gloomy one with a far away expression.

Woman's Back Hair.

I recollect the psyche knot;
Of devotees it had no lack.
It used to be employed a lot
A few years back.

But now, as thru the town you hike,
You see a new twist on the job,
And some declare it looks just like
An old door knob.

Peace at Any Price.

"Do you know that a bale of cotton is consumed every time the Germans fire one of their big guns?"

"I didn't know that," replied the pacifist, bitterly, "but I would rather have the boll weevil get it than see it consumed that way."

Would Bring Him to Mind.

Her Dad—"I'm afraid if I let my daughter marry you she will learn to forget me."

Suitor—"If you feel that way about it, you could let her see your name on a check every month."

Studies in Archaeology.

"What did you find in that supposed Indian mound?"

"Some rare specimens of pottery."

"Any inscriptions? The inscription often fixes the date."

"One bore the inscription 'Made in Kalamazoo.'"

Not to Blame for His Looks.

He (angrily)—"See here, Betty, what do you mean by keeping me waiting here on the corner, looking like a fool?"

She—"Now, Tom I know I kept you waiting, but you did the rest yourself."

Recipe for Marshmallows.

Put four ounces of best white gum arabic in a cup of water and let it stand until it is entirely dissolved. Strain and add half a cup of powdered sugar. Put into a porcelain saucepan and cook, stirring constantly until mixture is like honey. Have the whites of two eggs beaten stiff and stir this into the liquid. Flavor with rose, lemon, or vanilla. Pour into square shallow pans, dusted with cornstarch. When cold, cut into squares and roll these in cornstarch.

If you will keep the squares in tin boxes they will not grow stale. You might try putting a half of a fine shelled pecan in each square, while soft, or half of an English walnut.

Before beginning to paper a house, see that the chimneys are clean.

Many Women Need Help.

Women are as much inclined to kidney trouble as are men, but too often make the mistake of thinking that a certain amount of pain and torture is their lot and cannot be avoided. Foley Kidney Pills give quick relief from backache, pains in sides and muscles, stiff, sore, aching joints, and bladder ailments. F. A. Morris.—Adv.

Dispatch advertisers merit your patronage.

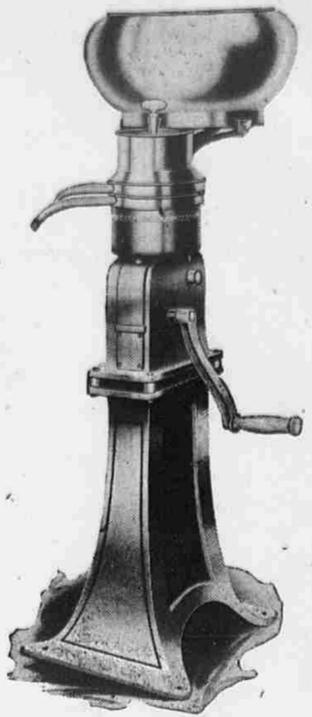
Separators

The Swedish Queen

This SEPARATOR and PRICE have revolutionized the Separator business of America... The World's Greatest Cream Separator is now offered to the American Trade.

Think of it
A Separator for
\$29.75

Guaranteed for 5 years that will separate 350 pounds per hour.
\$19.75 for one that will separate 250 pounds per hour.
See it and you will marvel at the price and Separator as we do.



The Wilkins-Leonard Hardware Co.
27-29 East Federal St. Youngstown, Ohio

SHERIFF'S SALE

Warren Broadword vs. Frank M. Broadword, et al.

By virtue of an alias order of sale in partition issued from the Court of Common Pleas of Mahoning County, Ohio, and to me directed and delivered, I will offer for sale at the East door of the Court House, in Youngstown, in said county.

On Wednesday, June 21st, A. D. 1916 between the hours of 2 o'clock and 3 o'clock P. M. Central Standard Time, of said day, the following described land and tenements, to-wit:

Situated in the Township of Ellsworth, County of Mahoning and State of Ohio, and known as part of Section 13 and bounded as follows: Commencing at a point of the public highway leading from Ellsworth to Canfield, where the west line of lot number twenty-two (22) intersects the same; thence south along the west line of said lot number twenty-two (22) to the southwest corner thereof; thence east along the south line of said lot number twenty-two (22) to lands of John Minard; thence south along the west side of said John Minard's lands to the north line of section number eight (8); thence west on said section line to lands of Susan E. Broadword; thence north along the east line of lands owned by Susan E. Broadword and James Brown to the southeast corner of lot number twenty (20); thence west along the lands of James Brown to lands of Edna E. Eckenrode; thence north along the east line of said Edna E. Eckenrode's lands to the public highway; thence east along the said highway to the place of beginning, containing 31.73 acres of land, more or less, but subject to all legal highways.

Second Parcel.—Situated in the Township of Ellsworth, County of Mahoning and State of Ohio, and known as part of Section number thirteen (13) and bounded as follows:

Commencing at a point where the west line of Section No. 14 intersects with the public highway leading from Ellsworth to Canfield; thence north along the west line of said Section No. 14 to lands of S. A. McNelly; thence west along the south of said McNelly's lands to lands of Amanda Webb; thence south along said Amanda Webb's lands to the public highway; thence east along said highway to the cemetery; thence north along the west side of the cemetery to the north-west corner thereof; thence east along the north line of said cemetery to the northeast corner thereof; thence south along the east line of said cemetery to the public highway; thence east along the public highway to the place of beginning, containing 29.75 acres of land, more or less, but subject to all legal highways.

Appraised at \$263.26, Parcel No. 1; \$119.65, Parcel No. 2.

Terms.—One-third cash, one-third in one year, and one-third in two years. The deferred payments to be secured by mortgage on the premises sold and to bear interest from the day of sale payable annually.

Sheriff's Office, Youngstown, Ohio, May 17th, 1916.
Cook & Cook, Plifff's Attys. 7-3



Goodlow's Good Clothes

YOU perhaps have not thought of the PROTECTION which is yours by right in the matter of your Suits and Top Coats.

Merit—Actual merit must be in all Goodlow's Good Clothes; else they will fail to please you.

Quality—We could not afford to spend good money to advertise our clothes unless we maintained high quality; the very life of our business depends upon it.

Price—You always get the most for your money because a large volume of sales in our chain of retail stores permits highest quality at the lowest price.

Brand—The fact that Goodlow's trademark is on every garment shows we have a pride in our clothes and are ready to stand before all the World as sponsor.

REBMAN
Has No Competition

My Examination of your eyes is entirely different from all others in Youngstown. The people who know this are those who have tried others without success. When your eye goes wrong—I will be pleased to consult with you. I use no drugs or poisons.

Dr. Fred B. Rebman
NEUROLOGIST
30 Years in Youngstown
402 Stambaugh Building
Both Phones Central Squar

Russians are great tea drinkers, but cups and saucers are not used. They drink the beverage from glasses.

SEEDS SEEDS

Garden Seeds of Every Description

Peas, Beans, Corn, Radish, Lettuce, Cabbage, Celery, Beets, Carrots, Nasturtiums, tall and dwarf; Sweet Peas in all shades. Flower Seeds of all kinds. Lawn Grass Seed. We have a mixture that makes velvety lawns.

FRED R. MOODY

25 East Federal Street Youngstown, Ohio

SEEDS SEEDS