

Notes on Tour of World

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"A Country Trip."

Peking, China.

If you want to see the Far East, see it with a missionary. No matter what you may think about missionary effort one thing is true, the missionary knows the people and their condition better than any other class. The reason for this is that they approach the native from the unselfish standpoint and he is quick to see this phase of contact. Thus with prejudice removed you stand a much better chance to secure the truth when questions are asked.

We shall not soon forget our first country trip in China. Each section of this great republic has its own peculiar method of traveling. In north China the most common way is by cart. These heavy two-wheeled affairs are usually drawn by a mule and that not a very large one.

If you ever go to China do not miss the opportunity for riding in one of these wagons. Of course there are no springs. How would you know the vehicle was moving if you had springs? The axle, a large wooden beam, reaches out six or eight inches on either side farther than the hubs. A small platform is your resting place with a covering to keep off the sun will crowd a number of people into and the rain. Although the Chinese one of these carts, the foreigner finds it none too large for the accommodation of one.

You climb onto your separate conveyance and shove back into your safe retreat. The driver, who walks and thus has the best of it, starts things going by beginning to pound the mule. After awhile you are under way and wish you were not. The driver has persuaded the mule into a dog trot and every move of the animal's body has the effect of jerking you backward and forward. About this time one of the big wheels drops into a rut and you are thrown with such force against the bows of your prison house that you feel as though the side of your face has been smashed in. Just as you are hoping that this will not occur again the opposite wheel finds a hole and the other side of your head is treated in like manner. Then the fun begins. Back and forth, back and forth, you go until it seems as though your brains will drop out and you are not quite so sure but what it would be welcomed that sensation might cease. Finally you make up your mind to walk, but by the time you have made the driver understand your desire the ruts are passed and he lets you out into a soft sand that is difficult in which to walk and very comfortable in which to ride. You get behind and not knowing what to say either to the man or beast to get them to stop, you walk and walk and walk. Relief comes when you see he is waiting for you. It is because a little stream is to be crossed. You draw yourself up on the platform, just in front of the covering, and let your feet hang off. For this you are soon sorry. You did not know before but now you do that the mule is very particular to kick mud and water on all who presume to ride in such a manner. Night comes on and you do not care to walk, much less to ride.

As we were wondering how far it was to the village where we should spend the night our carriage suddenly comes to a standstill. We climbed out and saw, in the gathering gloom, a river rushing madly by. We were informed the river had to be crossed. It surely was not inviting. Besides we had heard of the destruction and misery that had so recently followed in its path, native houses were swept away, moving rice fields had been destroyed, and as we stood there we heard the plunging of the falling banks. Our drivers were afraid to cross without a pilot and we did not blame them. How they knew that such a man could be secured just a short way down the bank is a part of the great Chinese puzzle. True it is that one of the drivers soon returned with a pilot who refused to take us across without first investigating. Whether this was honest caution or an attempt to extract more money from the foreigner is left to those who are able to solve the Chinese mind. Satisfying himself that we would either survive or perish he took us one at a time down the steep bank into the rushing waters. It was then we were glad our carts were big and strong and heavy. Lest someone be like the listener to the child who said: "When my papa was a small boy he fell into the river," and the question came, "Did he drown?" We want to say, we did not drown. Two miles farther on and we dropped down through the gate into the walled city. It was literally a drop. The river's overflow had deposited large quantities of earth just outside the gate,

which made it difficult to get in and out. Through the narrow winding streets we went until finally with our carts hub deep in the mud and our way blocked by the water that filled the street from building to building, we discovered our men had gone past our stopping place.

However, the day was not without its pleasure and profit. There were the Indian soldiers, Britain's representatives in the far east, on their return from their fall campaigning. A little farther on we met a drove of heavy burdened camel fresh from their feeding on the Mongolian plains. The time of harvest was at hand for their crops of peanuts and peas. Threshing floors were much in evidence in every village, but all work was suspended while they inquired from whence we came and where were we going, how old we were and how long we had been in China. While we tarried they examined our clothes, our baggage and especially the camera, while the children rounded up the suburban population to see the "foreign devils" who were passing through their city. Then on the winding roadway between villages was the ever present pedestrian and the collier burden carriers. Meeting a company of these with no loads upon their shoulders our surprise was expressed in the question we asked, "Whence go ye?" and they said, "We are going to Peking to sell our power." Over at our left a dark-skinned fellow stripped to the waist followed an old wooden plow that broke its zig-zag way through the earth behind two slow moving oxen. Ducks, pigs and chickens had free range of fields, streets and homes. Little shrines appeared here and there filled with the burnt-out incense sticks.

Night time came and with its coming a lessing of the travelers on the highway. They had almost ceased when in the gloaming a woman appeared carrying a baby. She seemed distressed and in great haste. We asked the reason and were told that the baby was sick and she was taking it to the Chinese doctor for treatment. It was not all imagination that pictured the probable result. A needle would be thrust into the place where the pain seemed to be so as to release the evil spirit; death probably followed and if so the mother was relieved of her burden. For financial as well as religious reasons she would not carry the baby back home, but would throw it to the numerous dogs found everywhere who would soon devour it. No play house company ever excelled the every day tragedy of the far east. But a new day is dawning for these ancient people. Everywhere preparations are in progress. Hospitals are being built, medical science is being taught, sanitary conditions are being studied and the value of human life is in the ascendancy. The country is catching a vision of this higher life and slowly but surely is coming to its own.

"The day is done and the darkness falls from the wings of night," and our way lies through a robber-infested district. The native pastors, usually brave and willing, have refused to travel this territory on account of the many deaths from these lawless bands. The report of a rifle some distance away does not increase our sense of security and we breathe more freely when safe within the walls with battled doors we stretch our wearied bodies and fall asleep thinking of the events that occurred in our first country trip in China.

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SHAW'S VIEWS OF FINANCE AND NEEDED LEGISLATION

(Continued from Page Three.)

planned to assist the stock market at the expense of trade and commerce. Today if one bank indorses to another a time draft or bill of exchange, it must report the transaction to a "re-discount," and the statement gives the impression that the bank is hard up and has to borrow money. Thus, in the United States our credits have become unusable. If our system encouraged the use of acceptances, the small manufacturers, finishers and jobbers could dispose of their credits as soon as they deliver their wares. Can't you see to what an extent the small men, the small factory owners and jobbers would be assisted to meet the competition of the old established houses with an abundance of capital? It would well nigh mean an industrial revolution to the very great advantage of factories and institutions of limited capital. It would enable them to compete with the great combinations."

Making Use of Commercial Paper.

"Would large banks welcome this?" Again a smile stole over Mr. Shaw's features. He extended his two hands, the fingers intertwin'd, the palms outward. He seemed to be stretching himself mentally. He said:

"I answer yes and no. All commercial banks would welcome it, while such banks as loan only on stock exchange collateral would not. The use of acceptances would give banks such a volume of excellent paper that there would be little or no money left in the country banks to be loaned for speculative collateral, or with which to buy bonds.

"As soon as its advantages were understood we would have in this country perpetually at least \$2,000,000,000 of well rated acceptances as liquid as water. When the banks of New England have a surplus of money New Orleans will very likely be able to supply excellent two name acceptances, indorsed by the banks that take them. When the wheat is moving in the fall Minneapolis can supply a great many banks with excellent commercial paper, bearing the bank's indorsement, because the bank will investigate the paper before it takes it. Then when the banks of Texas and the banks of Maine, the banks of Minneapolis and the banks of New York, the banks of New Orleans and the banks of Boston have loaned to the limit of their capacity, if a great strain comes as it came in 1893 and in 1907, and is sure to come once in about so often, then the banks must be permitted to issue each a limited amount of supplemental currency which will afford the relief necessary. This extra currency will stay out ten, thirty or possibly sixty days. When the strain relaxes it will retire. We may and will have periods of commercial and industrial depression, but we cannot have, under the plan I have undertaken to explain to you, another currency famine, commonly called a panic."

One Thousand for Dress.

Mrs. Woodrow Wilson says she will not expend more than \$1,000 per year on dresses for herself while an occupant of the white house. Of course, \$1,000 a year for dresses is mighty high for the average American woman but some of the snobs at the national capital expend more than that for dresses every week and a few of them every day. If Mrs. Wilson sticks to her resolve it will make her friends among the common people. We need more simplicity and democracy among the rich and those in high official positions. The president is growing in the estimation of the people and it appears that his wife will be entitled to share a portion of his popularity. —The Freeman.

The days have been short because there's less time in them, and time is money.

Annual Certificate for Publication.

State of Iowa, Office of Auditor of State—Annual Certificate for Publication.

Des Moines, Iowa, March 1, 1913. Whereas, The Insurance Company of North America, located at Philadelphia, in the state of Pennsylvania, has filed in this office a sworn statement of its condition on the thirty-first day of December, 1912, in accordance with the provisions of Chapter 4, Title 9, of the Code of Iowa, relating to insurance companies; and whereas said statement shows that said insurance company has complied with the laws of this state relating to insurance.

Therefore, In pursuance to law, I, John L. Bleakley, Auditor of State, do hereby certify that said insurance company is authorized to transact the business of fire insurance in the state, by agents properly appointed, as required by law, until the first day of March, A. D. 1914.

I further certify that the statement shows—

1st. Actual amount of paid-up capital of said company, Dec. 31, 1912, to be	\$ 4,000,000.00
2d. The aggregate amount of assets of said company, Dec. 31, 1912, to be	17,850,390.17
3d. The aggregate amount of liabilities of said company, including the amount required to safely reinsure all outstanding risks, Dec. 31, 1912, to be	13,850,390.17
4th. The aggregate income of said company for the year 1912, to be	9,991,307.18
5th. The aggregate expenditures of said company for the year 1912 to be	8,953,409.88

In testimony whereof, I have hereunto subscribed my name and affixed the seal of my office the day and date above written.

JOHN L. BLEAKLEY,
Auditor of State.

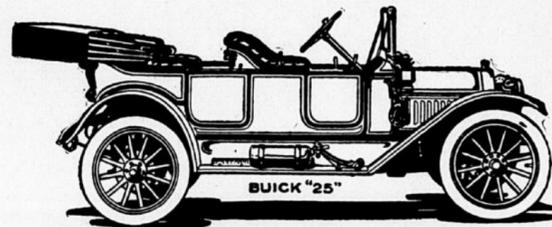
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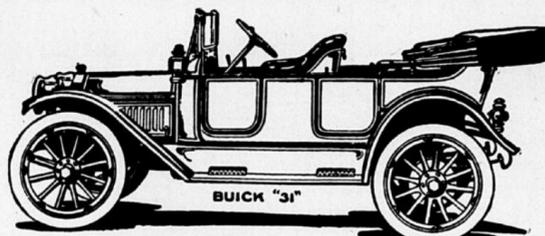
The Buick overhead valve motor has more power per cubic inch of piston displacement than any other type of motor ever built. It costs more to make it but costs you less to run it.



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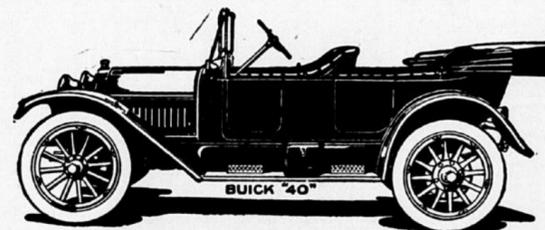
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\$1050 Completely Equipped F. O. B. Flint



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