

The Remington-Union Metal Co. Their 22 always dependable.

REMINGTON UMC

.22 RIFLES

The Little Rifles—Big in Quality

YOU are going to buy a .22 calibre rifle, single shot or repeater—you'll find that many well known crack shots started with a Remington-UMC .22. Their advice now would be "By all means, get a Remington-UMC" because they know that there is a tendency in some quarters to look upon these models as only "a small boy's rifle" and to cheapen them so that they can be sold at a price.

You have just as much right to expect full shooting value in your .22 calibre arm as in your \$75 big game rifle.

You want the Remington-UMC single shot at from \$3 to \$6, .22, 25-10 or 32 calibre, made by the same people who make the famous Remington-UMC Autoloading Rifles.

Or, if you prefer the repeating rifle, the Remington-UMC slide action .22 repeater with its many take-downs and special safety features, shooting .22 short, .22 long or .22 long rifle cartridges, at \$10 and up, is your gun. Sold by local dealers of this community—the most popular small calibre rifle in America.

Remington Arms-Union Metallic Cartridge Co.
279 Broadway New York

Comfort in the Home is a Necessity

Nothing gives greater comfort to the whole family than handsome

FURNITURE!

Our stock is complete at all times in every article that goes to make the "Home Beautiful"

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OUR PRICES KILL COMPETITION. IT IS A PLEASURE TO SHOW YOU

Drive straight for style and comfort. You'll get them both a-plenty in the model shown below. A real man's shoe.

CROSSETT SHOE "Makes life's walk easy"

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Lewis A. Crosssett, Inc., Makers, North Abington, Mass.

Style 13

There's a special Crossett last for people with arch troubles. Ask our agents about it.

Advantages to State Banks and Trust Companies Entering Federal Reserve Banking System.

The Banking and Currency Law does not curtail or restrict, but instead broadens the scope of powers and functions of State Banks and Trust Companies who become members:

1. It grants to State organization substantially all privileges of the National Banking System, except the right to act as Reserve Agents for National Banks, and the right to issue circulating notes secured by government bonds.
2. It places State Banks and Trust Companies under Governmental supervision and protection, thus affording addition security to both the depositor and stockholder.
3. State Banks and Trust Companies are permitted to discount or re-discount bills receivable under exactly the same terms and conditions accorded National Banks.
4. It enlarges the sphere of State Banks and Trust Companies by permitting the acceptance by them of the obligations of solvent customers.
5. The cash reserves under the new law will be: County Banks, 12 per cent on demand and 5 per cent on time deposits; Reserve City Banks, 15 per cent on demand and 5 per cent on time deposits; and Central Reserve City Banks, 18 per cent on demand and 5 per cent on time deposits.
6. All checks or drafts deposited for the credit of the Member Banks and Trust Companies may become a part of a homogeneous banking system under the Federal Government.
8. It establishes a reservoir from which currency is obtainable at any time under the same terms and conditions as accorded National Banks.

The System will ultimately bring more than 20,000 National and State Banks and Trust Companies into subdivisions of not less than eight nor more than 12 centers, all being under the protection of the Federal Reserve Board; thus marshaling the reserves of the nation to meet all needs of commerce.

By a vote of 7-7 of the Federal Reserve Board, the force and power of the entire eight (or 12) Reserve Banks can, when necessary, be concentrated upon any part of the United States.

9. The new law creates a bank needing its protection.

9. The new law creates a bank note currency far superior to any bank note issued by any other Government, whether it be of Europe, Asia or Africa. Take for illustration, the values of security behind the bank notes of the three greatest European Banks, viz.: London, Paris and Berlin.

Bank of England Notes: Secured by gold, but may be paid 75 per cent in gold and 25 per cent in silver, at the option of the Governing Board.

More than 20 per cent of the present outstanding Bank of England notes are now secured not by gold, but by the debt of the British Government.

Bank of France Notes: Are payable in gold, but the Governors of the Bank may, at any time, elect to pay all of such notes in silver.

Bank of Germany Notes (Reichbank): Are payable in gold, but may be paid in silver at the option of the Bank Governors.

All of the three banks above named are private institutions. There is no Government obligation behind them, nor are there pledges by any Act of English Parliament, or the National Assembly of France, or of the Reichstag in Germany, which binds these Governments to protect their notes by payment in gold.

The reference to the Currency System of England, France and Germany are made simply to

show comparatively, and thus better point out the soundness of our basis, for Reserve Bank notes. It is not to be understood that the comparisons indicate any misgiving on our part that the notes of these great countries will not be paid in gold or that there is not absolute confidence in the security of the pound sterling, the franc or the mark.

10. Reserve Bank notes of the United States of America are secured as follows:

- (a) By the pledge of the Government to pay such notes presented to the Treasury at Washington in gold, on demand.
- (b) By the obligation of any Federal Reserve Bank to pay said notes in gold or lawful money on demand.
- (c) By the obligation of each Federal Reserve Bank never to issue (in fact it would not be possible to secure them) Federal Reserve notes unless it satisfies the Federal Reserve Board at Washington, that it has:
 1. At least 40 per cent of gold in its own vaults to redeem all notes it issues.
 2. In addition to this 40 per cent gold reserve, it must have at least 100 per cent of notes so issued, secured by prime commercial paper worth at least 100 per cent for every note issued; and this is coupled with the obligation of each member Bank taking out such notes, that the commercial paper so offered will be paid at maturity.
 3. Such notes are secured by the entire capital stock of each Federal Reserve Bank, which capital cannot be less than \$4,000,000 for any one bank. In addition there is the security of the double liability of every share of stock owned by each Member Bank.

As a member of the Currency Commission of the American Bankers' Association for more than seven years, I have labored to bring about amendments to the proposed Banking and Currency Legislation to the end that State Banks and Trust Companies would have recognition in any new system established. I am quite sure that this has been accomplished in the new Bill and that it accords them all privileges that could be reasonably expected.

I regard the Bill as a safe, practical and workable measure. In my judgment, every State Bank or Trust Company that fails to embrace the opportunity of joining the new system and at its very inception, will virtually take a backward step and with an incalculable loss of prestige.

I am unqualifiedly recommending to the stockholders of Mercantile Trust Company that they vote their approval not only of the Bill, but the purchase of our full quota of stock in the Reserve Bank of St. Louis.

FESTUS J. WADE,
President Mercantile Trust Co.
St. Louis, January 1, 1914.

Mrs. L. Fred Evans returned to her home in Independence Saturday after a visit here with her parents, Judge and Mrs. Richard Field.

Miss Mary Hornbuckle returned to her home in Kansas City Saturday after a visit here with Miss Theodocia Morris. Miss Morris accompanied her home for a few days' visit.

Children Cry FOR FLETCHER'S CASTORIA

Mrs. S. F. Rolls and daughter, Miss Mary, returned to their home in Kansas City Friday evening after a visit here with Judge and Mrs. T. A. Walker.

Mr. and Mrs. L. G. Eckle and two children returned to their home in Scotts Bluff, Nebraska, after a visit here with relatives.

Miss Mable Cox returned to her home in Kansas City Saturday after a visit here with relatives. Miss Clarice Weyand accompanied her home for a

WORTH PLAYING FOR

By AUGUSTUS GOODRICH SHERWIN.

"What's the trouble, Lester?"

"Oh, nothing that money won't cure."

"You'd find it an infallible medicine, you think?"

"I know it," declared Lester Martin and proceeded on his way grumpy and dolorous.

Neal Dorman glanced almost pityingly after his friend. In a way they were rivals in love. That is, both visited weekly the same young lady, Miss Viola Morse, though on different evenings. Young Dorman, however, was a modest whole-souled fellow, acknowledged himself the inferior of Martin in looks, dress and prospects and had more of hope than confidence in his composition.

He was thrifty and steady, and he sometimes fancied that Viola rather admired those qualities. On the contrary Martin was always in debt, always grumbling at his hard fate and always living beyond his means.

A wonderful stroke of "good luck," as he termed it, came to him that very afternoon. As he was passing the one office building of the town a figure at an upper window hailed him. It was Mr. Snow, the lawyer.

"Hey, Mr. Martin!" he called down. "I want to see you at once."

"Some pressing creditor, I suppose," grumbled Lester, swinging up the stairs.

"Sit down, Mr. Martin," invited Mr. Snow in a very agreeable tone. Then he moved his hand over towards a bundle of papers and selected one. "I have heard from your grandfather," continued the attorney. "As you know, in your behalf I have tried to interest him as a relative and at least start you in some small business."

"Yes, yes," commented Martin rapidly, his eyes glowing with eagerness as he noticed a fluttering check pinned to the document in the lawyer's hand.

"He sends you one thousand dollars. He says he started in business on one-half that amount. He does not encourage me to believe that he will do anything further for you, but I presume your success or failure would be a test as to that."

"So the mean old hunk has loosened up at last, has he?" railed Lester.

Mr. Snow looked shocked and disgusted. His visitor took the check as though he was doing somebody a favor, and left the office overjoyed at being the possessor of the largest amount in cash he had ever owned, but not one particle grateful for the favor conferred.

"The day has come and gone when I lower my business talents to start a little obscure shop on any few hundred dollars," he soliloquized contemptuously. "I'll have one grand fling with that thousand dollars, if I never have another. I'll take the chance that I can work the old boy for some more when that is gone, and he gave himself up to a wild dream of 'cutting a dash with the natives.'"

"I'm going to do things up brown," he secretly vaunted. "I'll give Viola the time of her life. Old Morse has a neat plum of a fortune and she's a stake worth playing for."

The foolish young man did what many a callow youth similarly circumstanced had done before him. There were new suits of clothes, some gorgeous neckties, a diamond pin and a removal from his former modest living quarters to a suite in the principal hotel of the place.

The first thought that Martin had, once he had got over the initial glamour of posing as a gentleman of means and prospects, was to think of Viola. He counted on astonishing that pretty maiden and her humble relatives with his liberality and magnificence.

A note came for Viola one morning inviting her to drive over to a theater party at a near by city in "my new spider trap," and Martin alluded to the high social standing of some of the others who would make up the party.

Martin was very much put out to receive a courteous but definite reply to the effect that Viola had a previous engagement. He did not realize that Viola was womanlike enough to realize that she would not appear to much advantage in her plain homemade gown among Martin's boasted devotees of wealth and fashion.

That evening Viola did indeed keep an engagement—a village musicale, and Neal Dorman saw her home and his excellent company somewhat atoned for what Viola had missed.

For a week Martin sulked and did not come near the Morse home. One afternoon he drove up to the place in his elegant turnout. It was one he had leased for a month, but he did not tell that.

Viola had heard of some of his extravagances and her father, a practical old philosopher, had "sat down hard" on the young spendthrift. Still, Viola was kind-hearted. She had disappointed Martin as to the theater invitation and felt that it would be no harm to accept his company on the present occasion.

It was a pleasant enough drive, although Martin rather disgusted her with his boasting of all the money he was spending. Just as they were passing a bridge the horse took flight and reared.

"Oh, dear—take care," warned Viola.

"The line has broken!" and with the words Martin leaped free of the vehicle. This upset, spilling Viola to the ground. The horse dashed across a field. A cry of pain came from Viola's lips.

"Hurt!" inquired Martin, but staring anxiously after the runaway.

"I fear my ankle is sprained. Oh, Mr. Martin, I feel so faint! won't you try to get me home to mother?"

"In a minute. There's a barbed wire fence at the end of the field. If the horse should run into that it would cost me a pretty penny," and off he dashed.

Poor Viola closed her eyes, helpless and in terrible pain. She felt herself at the point of swooning. Home was not far away, but she could not possibly rise to her feet.

"Why, Miss Morse!" cried an anxious voice, and running a wheelbarrow filled with bags before him Neal Dorman appeared on the scene. "I saw the runaway. Tell me—are you injured?"

Viola explained weakly and pleaded to be taken home. In a trice Dorman had arranged the empty bags upon the wheelbarrow.

"It may not be very comfortable," he explained.

"Never mind that, I am in such pain, I want to see mother."

Neal's heart beat mightily as, transferring that dainty form to the barrow, Viola's soft hands clasped his neck. He bestowed her tenderly within the improvised vehicle. Then he drove it ahead, picking out the smoothest part of the road.

He called at the Morse home the next morning to learn good news the moment he opened the garden gate. Viola was seated upon the porch conversing with her mother, therefore improved. These words floated to the ears of the blameless listener!

"After yesterday's experience with Mr. Martin, mother, of course never—before that, still no, for—I love another."

And, casting his mind about to solve this riddle of love, Neal Dorman guessed it out that he was a favored one, indeed.

He found it out to a surety before he parted with Viola that morning.

There were no further remittances for Martin when that first thousand had been dissipated. Wedding bells were ringing the evening he slipped away from town, in debt and out of sorts, but they did not chime for him.

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BABY'S PRAYER IN COURT

Child's Petition Referring to Father Figures in Mother's Suit for Separation.

During the trial of the separation suit brought by Mrs. Susie Bradley Barber against her husband, Arthur W. Barber, a New York lawyer, before Justice Mills in the supreme court, testimony was given that the plaintiff had kept daily notes of her husband's actions and words during the four years of their married life. Mrs. Barber, who formerly lived at Hastings, accused her husband of cruel and inhuman treatment, while Mr. Barber in turn swore that his wife had been cruel to him.

Mrs. Barber kept her diary of daily happenings in her home on sheets of white and yellow paper, and she carried them to court in a black handbag. The Barbers have a daughter three years old. Mr. Barber said that every night his wife had their baby repeat this prayer: "God, bless grandmother and spare her to me. God, bless mother and spare her to me. God make daddy a better man."

Mr. Barber took umbrage to the reference to "daddy" in the baby's prayer. He said that when she taught the prayer to the child it was the cruellest thing she ever did. When Mrs. Barber was asked why she had made daily notes of home happenings, she replied: "To relieve my feelings."

True Friends.

A large crowd had gathered at the station to receive the famous statesman. The reporter indicated a group in the foreground. "They are personal friends, gathered to see him about speaking here," he explained.

"Is it necessary to use persuasion to induce him to speak?"

"Not at all; they are going to try to prevent him."—Judge.

His Opportunity.

Comedian (whose turn it is to appear)—I can't go on just now—I do feel so funny.

Manager—Funny! Great Scott, man, go on immediately, and make the most of it while it lasts.—Sydney Bulletin.



The Horse Dashed Across the Field.

anything further for you, but I presume your success or failure would be a test as to that."

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