

Mrs. Joseph C. Boyer.

Mrs. Mary Louisa Boyer, of Eden township, Decatur county, was born February 18, 1812, at Prairie Du Rocher, Randolph county, Illinois, and died Monday morning, May 10, 1915, aged 103 years, 2 months and 7 days old. She was a member of the Catholic church since childhood and lived and died in the faith, true to the church of her choice. She lived a long and useful life, loved, honored and respected by all who knew her. She was a kind neighbor and friend to the needy, sick and afflicted, always benevolent and charitable. Many will remember her hospitable home in Eden township where she lived for 54 years. No one ever went from her door hungry. She gave with a bountiful hand the substance of her hard toil.

She was married to Joseph C. Boyer, at St. Louis, Mo., in the year 1847. Eight children were born to this union: Leander of St. Cloud, Florida; Mrs. Belle Gunter of Leon, Iowa; Mrs. Amanda Bird of Denver, Colorado; Mrs. Mary Myers of Denver, Colorado, who died April 18, 1911; Harrison Boyer of Lamoni, Iowa; Sylvester Boyer of Lamoni, Iowa; Joe Boyer of Eden township, who died June 12, 1898; Mrs. Currie Campbell of Eden township who died April 1, 1901.

After her marriage in 1847 her husband and self located at Savanna, Carroll county, Illinois, where they purchased 160 acres of land, residing there four years. Leander was born there in 1848. They sold out at Savanna and moved to Davenport, Scott county, Iowa, where they purchased another farm of 160 acres, four children being born to them at Davenport. In 1856 they sold out at Davenport and moved to Decatur county, locating in Eden township where they purchased two hundred acres of land of John J. Stanley, paying \$1500 in gold for the land of heavy timber. There was a small log house on the land that father and mother Boyer moved into with their eight small children. They both worked hard, toiling early and late to make for themselves a home out of a wilderness. There were no neighbors in those days in Eden township, but the deer and the wild turkeys were plentiful. Game of all kinds were in abundance. There was no railroad in Decatur county then, and not a dozen business and dwelling houses in all in Leon. In two years' time the heavy timber was cleared from the land and one hundred and twenty acres put under fence and a large barn and new house built, a fine orchard and vineyard taking the place of the forest. They soon had their farm in a high state of cultivation. Bountiful crops were raised. They had everything in abundance. Father Boyer's farm was considered the best stocked farm in southern Iowa. They afterwards sold 80 acres of the land. Three children were born on this farm, Sylvester, Joe and Carrie. Many trials and hardships she passed through during the civil war. Her husband answered his country's call in 1861 and served in Sherman's army until the close of the war in 1865. Her son Leander enlisted and went to the war at the same time, at 17 years of age. When the war was over and they came marching home there were joyous times in the old home on the farm again for her and her family. In 1898 the messenger of death brought sorrow to her home, taking her only brother, Edmond Derosue to his home above, and in the same month, June 12, 1898, the death angel again visited her home and bore her son Joe to his heavenly home, leaving her heartbroken. In 1901 the pale boatman with his muffled oar, returned and bore her daughter, Carrie Campbell across the dark river to her home above, leaving her again in sorrow. On April 17, 1904, the death angel returned, taking her husband and companion from earth to heaven. The home circle was broken, her trials and afflictions were great. She bore all with christian fortitude and patience. She missed her loved ones on the farm and seemed desolate without them. She resided six years in the old home after her husband's death, then decided to go south for a while leaving Eden township in November, 1909. She visited till spring in southern Missouri, then went to Florida. She purchased an orange plantation two miles from St. Cloud. She resided there over two years when death took another of the family, God calling her daughter, Mrs. Mary Myers to her home in heaven on April 17, 1911, at Denver, Colorado. One by one her loved ones had crossed the dark river to their home in heaven. She became a great sufferer from rheumatism while residing

in Florida and realizing that death was near, sold her orange plantation and returned to Iowa, September 1, 1912. She went to Lamoni, where he son Harrison, resided. She purchased property in Lamoni and with her son Sylvester, lived there two years. She continued in poor health, suffering with rheumatism till the final summons came, May 10, 1915. She fell asleep to awake in heaven, that bright and beautiful world above. Angels bore her across the dark river to her Savior, whom she worshipped and loved all her long life. Her sufferings and trials are over. She has gone to her reward and dwells in the home of the blessed.

She was laid to rest, May 13, 1915, beside her husband and son Joe in the Leon cemetery. May angels guard her sacred dust till the resurrection morn and her soul rest in peace. May God pity and comfort her grief stricken daughters, Mrs. Belle Gunter and Mrs. Maud Bird, and sons, Leander, Harrison and Sylvester. Mrs. M. L. Boyer's parents were born in Paris, France, and emigrated to America during the Revolutionary war. Her grandfather was a cousin of General LaFayette, and served with him in the continental army during the revolutionary war. After the war he settled at Kaskaskia, Illinois, obtaining title to a large tract of land at that place where he was an Indian agent for twenty-five years, and where his numerous descendants still reside.

Mrs. A. Houston.

Armanda Wray, the second child of Daniel and Naoma Wray, was born in Franklin county, Virginia, January 1, 1843, and died at her farm home near Decatur City, Iowa, June 19, 1915, having lived 72 years and 5 months and 18 days.

At the age of eighteen she came with her uncle, James Ownby to Decatur county, Iowa.

On August 20, 1865, she was united in marriage with Robert L. Houston, to which union were born three children. All were at her side when she smiled the last farewells. These children are John M. Houston, Mrs. Nettie S. Daniel, both of Decatur and Mrs. Mary D. Rauch of Lamoni.

Mr. and Mrs. Houston began their married life in Decatur county, Iowa, and were happy in their united toils until September 20, 1878, when death caused their separation and left the mother a widow with three small children. But with the true mother heart she remained on the farm and cared for her children until they were all grown and then they as true children, returned their love and care of her. The son remained with her single to her death and with them Mrs. Daniel and her son have lived, loved and served for two years. The love of Mrs. Rauch kept her with her family. The children were all with their mother, however, through her brief illness and at the moment of death.

Mrs. Houston gave her life to her Lord in 1897 and united with the Christian church in Decatur City. She remained faithful in Christ throughout her life. She passed away after several paralytic strokes, the first coming, May 19th, just one month before her death. She leaves her three children, two grandchildren, four brothers and one sister, together with an innumerable host of friends to suffer the loneliness of her absence and goes to join her loved ones in that happy and better life.

Funeral services were held at the Christian church by Rev. James Teeters of Des Moines, and interment in the Decatur cemetery by the side of her husband.

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NO TIPS AFTER JULY 4TH.

Violation of State Laws to Offer Gratuities for Special Services.

Those persons who live, or who add to the high cost of living by soliciting and accepting gratuities, and those persons who curry favor and attention by the giving of tips, will be without occupation after July 4, if the giving and accepting of tips may be classified as an occupation.

On the nation's birthday the Hagen bill, which was passed by the last legislature, becomes a law, and it not only abolishes the general public from giving tips but prohibits the acceptance of them and provides as a penalty fine or imprisonment for those who violate any of its sections.

The new law provides that every employe of any hotel, restaurant, barbershop, or other public place, and every employe of any person, firm, partnership or corporation, or any public service corporation engaged in the transportation of passengers in this state who shall accept or solicit any gratuity, tip or other thing of value or of valuable consideration, from any guest or patron, shall be guilty of a misdemeanor, and on conviction thereof shall be fined not less than \$5, or more than \$25, or be imprisoned in the county jail for a period not exceeding thirty days.

Every person who shall give or offer any tip or gratuity to any person or employe prohibited from receiving or soliciting them, shall be guilty of a misdemeanor and shall be punished on conviction as provided by law.

The person who shall knowingly permit violation of this act in any place under his control, or who shall fail to keep conspicuously posted a notice bearing the words "No Tipping Allowed" shall be deemed guilty of a misdemeanor and he shall be punished as prescribed by this act.

The law is said to be the most drastic of any of the anti-tipping laws passed by any of the states. It will operate to cut off a goodly part of the revenue of porters on sleeping and dining cars.

Porters in barbershops also will be sufferers unless they make a charge of five cents for brushing the clothing of patrons. Dining room girls, restaurant waiters and other help employed in public places will lose much of their income by reason of the law. Conditions are not as bad in Iowa as in some other states, where tipping is in operation. It has been charged that in Chicago there is a trust controlled by certain men, who pay a large sum annually for the privilege of furnishing waiters and cloak room keepers to the big hotels. Men and women have been known to accumulate fortunes through gratuities. It is doubtful if the evil has been as badly abused in Iowa as it has elsewhere, but if the new law is observed and obeyed all "easy money" will be cut off, and the person who gives or accepts it, if found out, will be hauled before some unfeeling magistrate and either fined or sent to prison.

Queer Quirks of News.

Okmulgee, Okla.—Sanford Lee Keeley, an hour and a half younger than his twin brother and one pound heavier, arrived in this world with two teeth in his upper gum. The twins are the sons of Mr. and Mrs. W. J. Keeley.

Morgantown, W. Va.—A practical joker released several white mice in a movie theatre here. A panic followed among the women, in which several persons narrowly escaped serious injury. It was necessary to dismiss the audience and close the theatre until the mice were caught.

San Francisco, Cal.—A black cat was rescued from the British ship Daigonor and landed at Papeete after drifting two years on the wreck. The Daigonor was abandoned in mid-ocean in June 1913, and since then has drifted helpless off the coast of Mauphiu Islands in the Society group of the south Pacific.

Sullivan, Ind.—"Aunt" Eleanor Combs, 106 years of age, took her first ride in an automobile last week and saw an interurban car for the first time in her life.

Detroit, Mich.—Mrs. Geo. Hughes has been granted a divorce from the champion weeper of the United States. She says her husband began to cry at the breakfast table the day after their marriage and wept for six years. The sight of a hearse or fried potatoes or a hurdygurdy would send him into a paroxysm of grief. Finally, after a burst of agony, he disappeared and has never been heard of.

New York, N. Y.—Charles Williams, haled into court by his wife in Yonkers, proudly admitted he had 44 afflictions. He said he had been in the grocery business for years and that women forced their attentions upon him. He's paying \$7 a week alimony.

Philadelphia, Pa.—Miss Florence E. Grafty, this city's first jitney bus driver, is averaging \$8 a day with her touring car. It is the only pay as you enter jitney in Philadelphia.

Cut Weeds Earlier.

The recent legislature made a change in the Iowa weed law, so that weeds must now be cut between July 1 and August 1, whereas under the old law the dates were July 15th to August 15th. The change was made on the theory that many of the noxious weeds develop their seeds so early that if they were not cut before the first two weeks in August the work would be of little value in preventing the spread of the weeds. The land owner or the occupant of the land is responsible for the destruction of all weeds on his land or on the highways adjoining. The township trustees and the road officials are responsible if the land owner or the occupant neglects his duty. The trustee and the road official who neglects or fails to perform his duty under the weed law may be charged with misdemeanor and is punishable by a fine not exceeding \$100. Where the land owner or occupant refuse to cut the weeds the law authorizes the trustees and county authorities to cut the weeds and charge the expense against the property.

A big load of cinders delivered any place in town for 75 cents. Phone Leon Electric Co.

BOY ENTERTAINS; FATALLY BURNED.

Clothes Burned from Body of George Dawson, Aged 15, As He Was Playing with Giant Powder.

A terrible accident occurred at the home of Mr. and Mrs. Harrelson on Washington street in this city on last Sunday night which resulted in Geo. Dawson, aged 15, being so horribly burned that he died at about 9 o'clock on Tuesday night. The particulars of the sad affair are substantially as follows:

He was at the Harrelson home Sunday evening, and was entertaining the children after dark with a display of fireworks using blasting powder which he had secured from the mine. He was the trapper at the mine and in gathering up some powder which had been spilled out of a keg he had put a handful or two in his pockets. He would put some powder in the palm of his hand, ignite it with his carbide light and toss the mass up into the air and watch it sparkle. He was warned time and again of the danger of thus playing with the powder but was unmindful.

In some way the powder in his pockets became ignited and he was horribly burned from the waist to the knees, his clothing being literally burned from his body. When the powder in his pocket caught on fire he wrapped his coat tightly around his breast which probably prevented him from being more severely burned from the waist up. Only a part of the legs of his pants were left. One hand was also very badly burned, the skin and parts of the flesh dropping from sections of the burned area. Dr. Mitchell was immediately called and gave emergency treatment, and the wounds dressed the next morning after which the boy was moved to the residence of his mother on Locust street in the south part of town.

Dr. Duff was also called in the case Monday evening after an examination of the boy's condition occurred in the opinion of Dr. Mitchell that the chances were decidedly against his recovery. The closest medical attention was given the case, but to no avail and the boy lingered until about 9:30 Tuesday night when death relieved him from his sufferings.

As this is written Wednesday morning, no arrangements had been made for the funeral other than it would be held sometime today, after which interment will be made in the Zoar cemetery southeast of town. His father and brother Lewis, both of Humeston, Iowa, came Tuesday in answer to telegrams telling of the accident. Other relatives are expected to attend the funeral.

It is very sad that one should meet such a terrible death and the family have the sympathy of the entire community. It should also be a warning to the young that it is dangerous to handle powder in such a reckless manner.—Cainesville News.

Commencement at Ames.

Four hundred and thirteen persons received degrees and certificates at the fourth annual commencement exercises at Iowa State College at Ames. The graduates in agriculture numbered 132, in engineering 74, in home economics 70, in veterinary medicine 16, and in industrial science 17; 23 received master of science degrees, 10 professional engineering degrees, 57 certificates in less than four year courses, 3 master of agriculture degrees, and 4 honorary degrees and certificates. The total made up the largest class in the history of the college.

Certificates of eminent service were conferred upon Governor W. D. Hoard of Wisconsin, for his work in advancing dairying, and Charles G. Patton, of Charles City, a practical horticulturist who has adapted many varieties of fruits for the upper Mississippi valley. LaVerne W. Noyes, of Chicago, class of '72, received the honorary degree of doctor of engineering and Dr. Marion Dorset, of Washington, D. C., the discoverer of hog cholera serum the honorary degree of doctor of veterinary medicine.

President R. A. Pearson told the graduates that they should take active part as citizens in the communities into which they would go, and to hold public office, not for the salaries, but because it is the duty of every educated young man and woman to take an active interest in their local, state and national governmental affairs.

Dr. Frank W. Gunsalaus, of Chicago, the commencement speaker, declared that after the end of the world war, it would be the mission of America to emphasize the worth of personality and the individual rather than institutionalism and the state as a principle of government. He prophesied an end of absolutism in Europe as one result of the war.

President D. D. Murphy of the state board of education brought the greetings and congratulations of the state board to the graduates. President W. A. Gardiner and Vice President R. H. Ashton, of the Northwestern railway with other officials were special guests of the college at the commencement exercises.

The graduates from Decatur county were Neal Campbell, Grand River, animal husbandry course; J. M. Bolon, Davis City, two year agricultural course.

The members of the Wm. Hyland household in the southern borders of Osceola are very much elated over the fact that a pair of southern mocking birds have taken up their summer abode in the vicinity of the Hyland home. The male member of the new bird family gives a concert between the hours of five and six each morning. Sometimes he is perched on a nearby tree but more often upon the chimney of the family residence. He is a great imitator and he amuses himself and his audience by giving the call of the "Jay," whistling for the dog or uttering some other call common to nature's early morning orchestra. This species is not common in this vicinity and the freaks of the uncommon feathered fellow are very interesting to those within the sound of his summer sunrise warbles.—Osceola Sentinel.

Federal Reserve Board.

Washington, June 7, 1915.

Membership of State Banks
A unified banking system, embracing in its membership the well-managed banks of the country, small and large, State and National, is the aim of the Federal Reserve Act. There can be but one American credit system of nation-wide extent, and it will fall short of satisfying the business judgment and expectation of the country and fall of attaining its full potentialities if it rests upon an incomplete foundation and leaves out of its membership any considerable part of the banking strength of the country. The way must therefore be opened for State banking institutions to contribute their share to the capital and resources of the Federal Reserve Banks, in harmony with the intent of the Federal Reserve Act and in accordance with its provisions. State banks, trust companies and national banks have their distinctive characters and places in the American banking organization, and these should be represented in co-ordinating them in the Federal Reserve System. The problem presented is to find a basis upon which these different types of banking institutions may thus be associated which shall be fair to each and which will not require greater uniformity of operation than may be necessary to the attainment of the purposes of the Federal Reserve Act.

Appreciating fully that the strength of the Federal Reserve system is to be measured by the quality and character of its members rather than by their number, the Federal Reserve Board is prepared to use the broad discretionary power vested in it by the Federal Reserve Act to bring about this co-ordination on the basis of equity and practicability. The Board has sought, in the regulations governing the admission of State banks and trust companies heretofore appended, first, to establish only such reasonable standards of admission as will be generally recognized as necessary to protect the Federal Reserve system and the national banks, whose membership in the system is obligatory, against the admission of any bank which would be a source of weakness rather than of strength; second, to prescribe such regulations governing their conduct as will insure a reasonable conformity to fundamental principles deemed essential to the success of the new banking system.

Membership in the Federal Reserve system carries with it privileges and guarantees of great value, not only to the banks themselves, but to their customers as well. It may be confidently expected that with the further development of the system and the fuller appreciation by the public of its meaning and value, membership will come to be regarded as evidence of banking solidity, and that the access afforded by membership to the facilities and resources of the system will add to the prestige of even the strongest institutions; so that in time the public will recognize in the new banking organization which is in progress of realization two principal classes of banks—those which belong to the Federal Reserve system and those which do not, or "Member Banks" and "Non-member Banks."

The Board realizes, however, that membership also carries with it of necessity obligations as well as privileges. The Federal Reserve Act imposes certain fundamental conditions governing the membership of State banks in the Federal Reserve system, and prescribes that banks not organized under Federal law must comply with the capital and reserve requirements relating to national banks, and must conform to the provisions of law imposed upon national banks respecting the limitations of liability which may be incurred by such banks, the prohibition against purchases of or loans upon assets of such banks, the withdrawal or impairment of capital, and the payment of unearned dividends, and must conform to other provisions of the Federal Reserve Act applicable to member banks, such as restrictions on the amount of acceptances by such banks and on transactions between such banks and their directors, and to such rules as the Federal Reserve Board may prescribe.

With respect to loans on real estate or mortgages, the Board is not disposed to assume as a matter of

principle either the authority or the duty to impose restrictions of a character calculated to embarrass properly conducted State banks in applying for membership, or to impair their usefulness in a well-defined field of banking. It has endeavored in the regulations merely to provide a reasonable limitation, so that loans or investments of this character shall not be so excessive in amount as to impair the liquid condition of a bank.

Within the limits thus described, it will be the policy of the Board to determine the eligibility of State banks for membership in the Federal Reserve system by means of examination. Since admission to the system will be looked upon as an evidence of the bank's strength, examinations for admission must disclose clearly the condition of an applying bank and the character of its management. These examinations must, therefore, be thorough and effective, and be under the direction of the Federal Reserve Board, but the Board will endeavor to avoid unnecessary additional expense to the banks by dispensing with separate and independent examinations so far as practicable by adopting a method of joint or supplementary examination in conjunction with State banking authorities. The Board plans to draw freely upon the examiners and auditors in the employ of the respective reserve banks and to use their services for the purpose of thus supplementing examinations conducted by the banking departments of the several States. It is hoped, therefore that in passing upon applications for membership, the Board and the several Federal Reserve Banks will have the co-operation of State banking authorities, so that every qualified applying bank may be admitted to membership and all not qualified excluded.

With respect to the matter of status, there are important differences between the membership of national banks and of State banking institutions in the Federal Reserve Banks. Membership of national banks is not elective, but is prescribed by the law. So long as a bank is a national bank it must be a member bank. When it ceases to be a member bank it ceases by the same fact to be a national bank, the law having provided no method by which a national bank can sever its relations with a Federal Reserve Bank except by the process of liquidation. All this is set forth in definite terms in the Federal Reserve Act.

The situation of the State banks is fundamentally different. National banks are member banks as a matter of necessity; State banks become member banks as a matter of choice. Membership in a Federal Reserve Bank is an incident in the life of a State institution, not an essential part of its being; and its continued existence as a State institution would not be threatened or interrupted if its membership should cease, its status being fixed by the laws of its State, not, as in the case of national banks, by the Federal Reserve Act. The conditions of membership of State institutions are, furthermore, prescribed only in general terms in the act, the further and final elaboration of them being left to the Federal Reserve Board, which is vested with the necessary discretionary authority. In view of the Board believes it a duty to define clearly terms and conditions upon which State banks and trust companies may withdraw from membership, since otherwise those charged with the management of these institutions might not feel authorized to enter a system under which by future regulation the scope of their operations might be restricted. It is not to be expected that much use will be made of the withdrawal privilege; indeed, it is the belief of the Board that as the system develops membership therein will carry with it guarantees of safety and security which will be of inestimable value; at the same time it recognizes the responsibilities of those entrusted with the management of the State institutions and has, therefore, in the appended regulation clearly defined the conditions upon which any State institution may withdraw from membership.

CHARLES S. HAMLIN, Governor.
H. PARKER WILLIS, Secretary.

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