

When a Business Man Needs Money

He Can Turn to His Life Insurance Policy and Quickly Obtain Cash.

He has no feeling of obligation as when he borrows from a bank, and his life insurance company is ready and glad to be of service.

But—Don't mortgage your life insurance policy to buy an automobile, or to buy anything else.

Don't do it unless you know you will go broke without that cash.

When you consider borrowing on your policy, remember, it isn't YOUR money you are taking. It is your little children mortgaging their bread and butter. It is your wife giving it by doing days' work for some other woman.

Even if you do fail in business, your creditors cannot take your life insurance money from you or from your dear ones. That money is absolutely safe from every business wreck. And you cannot save money in any other way for your family, if your business goes on the rocks.

Think of this—when you are in desperate need of cash. Mortgage your home, if you must—but have a life insurance policy with which you are your family can pay off the mortgage.

FRED B. PATTEN, Genl. Agt.

of the

German Mutual Life of St. Louis

3rd Natl. Bank Bldg.

ST. LOUIS

Organized 1857

WOMAN IS HELD ON \$40 THEFT CHARGE

John Whitener Says Young Woman From Arkansas Took His Roll.

A young woman giving her name as Pauline Vance, of Marked Tree, Ark., was arrested last night by Officer Arthur Whitener, on suspicion of having stolen a pocketbook containing \$40. John Whitener and Glenn Young, two railroad bridge men, had been to Jackson on a business trip, and on their return boarded an automobile, driven by John Womack, in which were two young women passengers.

When they arrived at the Cape, the young man asked the driver to take them to the Prescott Hotel, and when they had stepped out of the car and were in the act of paying their passage, Whitener discovered that his bill book containing \$40 had disappeared from his hip pocket.

He stepped back into the machine and while he was searching in the front of the car where he had been sitting, one of the two women who were still occupying the rear seats, exclaimed that she had found the pocketbook partially concealed under the cushion of the front seat. She handed it to Whitener and when he opened it he discovered that the contents was missing.

In the meantime Policeman Arthur Whitener had arrived and he followed John into the hotel office to ask him some questions. They had hardly gotten inside the office when the two women leaped from the machine and ran down the street. The officer heard them when they struck the pavement and he immediately gave chase.

He overtook them at the corner of Main and Independence streets, and when he seized the Vance woman by the arm, he noticed that her hand was clenched, and when he pried her fingers open he discovered that she had in her grasp \$40 in bills, the amount that Whitener claimed he had lost.

At first she denied having taken the money and insisted that it belonged to her, but finally she is said to have admitted that she saw the leather bill book lying in the seat after Whitener had gotten out of the car, and that she opened it and took the money. She insisted that she did not steal the purse, but was of the opinion that it had worked out of his hip pocket and fell to the seat.

A warrant was issued against her, and her hearing will come up this morning in Judge Miller's court.

CARUTHERSVILLE BANK WILL BE U. S. INSTITUTION

Plans Formulated to Reopen Bank and Shortage Will be Wiped Out.

ACCUSED MAN SAYS LOSS IS EXAGGERATED

C. F. Scroggin Tells Officials He Had No Accomplish—Bond \$5,000.

Caruthersville, Mo., July 8—The People's Bank of Caruthersville, which recently suspended operations after the discovery of a shortage of about \$22,000, will probably be succeeded by a national bank.

The organization of the institution is being formed, and the promoters of the enterprise are receiving many promises of co-operation. It is intended that the new bank shall take over the business of the old one and make solvent with its depositors.

C. F. Scroggin, the assistant cashier, who is said to be responsible for the reverses encountered by the People's Bank, is in jail, having waived his preliminary hearing. His bond was fixed at \$5,000, but he has made no effort to secure his liberty. He denies that his shortage is as great as claimed by the bank officials, and insists that he has none of the money of which he is accused of taking.

He says that he had no accomplice in the matter, but his statement in this regard is not generally accepted. An expert accountant was set to work on the books yesterday, and upon his report will be determined what action will be taken as to reopening the bank.

But little excitement was created as a result of the bank's closing and the business of the other banks has apparently not been affected.

"BLUE HOLE" NOW A SWIMMING POOL

Big Crowds Swarm to Rock Crushing Plant to Swim In Lake.

When the Hely rock crushing plant was placed in operation just south of this city a few years ago, it became necessary to fill up and completely obliterate the "Blue Hole," the only satisfactory swimming pool accessible to the youngsters of this city.

It was a long, blue pool of water that never went dry and never grew stagnant. The water was never warm, but was just cool enough to be refreshing. Every vestige of the original blue hole has long since disappeared, and where it was once located now are to be found numerous tracks and signs for the placing of cars that are filled with crushed stone and shingles.

But the subterranean flow that fed the natural swimming and fishing pool has been uncovered by the operations of Mr. Hely in his quarrying process. Thousands of tons of stone have been removed from the solid bluff that stood just back of the old blue hole, until at this time where once were high projecting walls of stone is found a deep receptacle of broad dimensions, going down into the solid stone until an inexhaustible flow of pure, clear water has been released and permitted to empty into this basin formed by the quarrying and removal of the rocky bluff.

For a time Mr. Hely attempted to keep the water pumped out of this newly formed basin, but as its capacity increased with the progress of the work, the task became of such magnitude that he deemed it well to abandon the undertaking. As a result an ideal bathing pool has been created, and recently it has become a popular resort for both young and old of this city. When the boys began to patronize the place Mr. Hely had a box car set at a convenient place for their use in changing to their bathing suits.

The crowds came in such number and in such variety to plunge in the refreshing waters, that Mr. Hely has provided bath houses for both men and women, and arranged them in convenient proximity of the big blue pool. For the past few weeks, great crowds of bathers throng the banks and dot the surface of this excellent fresh water bathing resort.

Henry Goebel and family of Jackson were visitors in this city yesterday.

Gus Walthers and Elmer Heman have gone to St. Genevieve on a fishing trip.



News From The County Seat

Miss Florence Beck leaves for Wilcox Springs this afternoon.

Mr. and Mrs. R. Hoffman and Mesdames Herman, Annie Bienlein and Ben Schwab motored to the Cape yesterday.

Mr. and Mrs. Will Sheppard of Cane Creek are the guests of Mr. and Mrs. John Van Amburg.

Mrs. Herman Mueller Sr., gave her guests, Mesdames Bader and Bierwirth, an outing at picturesque Burfordville yesterday, and today is entertaining with a lawn party at her home.

Mrs. William Paar went to the Cape this morning to meet her niece, Miss Susanna Mattern, who will visit with Mrs. Paar.

Miss Kate Jenkins of Batesville, Ark., is here visiting the family of her cousin, Dr. L. Jenkins, and other relatives. Miss Jenkins is the daughter of the late John Jenkins and wife, former residents of Jackson.

A party of twelve young people will go camping in Sanford's Grove next week. Prof. Claud Miller and wife will chaperone the party.

Miss Jessie Miller of Morley visited the family of Dr. Piper yesterday on her way to St. Louis.

Louis Juden of the Cape came out in his auto this evening for the Misses Elma, Alma and Annette Buchanan and Hermine Kiehne. The young ladies will visit with Mrs. L. F. Klostergan at the Cape for several days.

Mrs. Helen Astholz and children of Cape Girardeau, who have been visiting Mrs. Astholz's parents, Mr. and Mrs. Kuellmer, the past week, will return to their home tomorrow.

George Bingenheimer went to Illmo yesterday to visit the family of her son, John Bingenheimer.

All but one of the girls who took the teachers' training course at our high school the past year have secured State certificates, entitling them to teach two years.

The shriek of the fire alarm at 3 o'clock this afternoon called the firemen to the Fourth ward. There the barn of J. H. Heiberg was ablaze, and when discovered, the fire had gained such headway it was impossible to save the barn and all efforts were directed to the adjoining buildings. The fire is supposed to have been caused by crossed wires. Mr. Heiberg kept his car in the barn, but fortunately the car was in use, or it would likely have been burned also.

Miss Grace Van Amburg is at White-water visiting her sister, Mrs. Wiseman.

John Neumeier and family are visiting at Henry Neumeier's at Tilsit. Henry Neumeier and daughter, Miss Annie, will leave for Dallas, Tex., Monday for the benefit of Mr. Neumeier's health.

Miss Essie Robertson of Whitewater came in on the Iron Mountain yesterday for a few days' visit with her parents, Mr. and Mrs. A. M. Robertson.

B. E. Poe and family of the Cape are visiting relatives in Jackson, Mr. and Mrs. J. H. Poe will entertain them at six o'clock dinner today.

Mr. Salzgeber, wife and mother, and Mrs. Annie Mueller of the Cape, and Mrs. Valte of St. Louis, were guests of Mr. and Mrs. Herman Mueller Sr., Thursday. Mrs. Mueller and her guests, Mrs. Bierwirth of Des Moines, Ia., and Mrs. A. Bader of the Cape will be dinner guests of Mr. and Mrs. Salzgeber at the Idanha next Monday.

Miss Tillie Anger of St. Louis is here visiting the family of John Ade.

Miss Wiscaree of Marble Hill, who has been visiting the family of Mose Henderson, returned to her home this morning.

Little Miss Norma Wagner went to Luttsville this morning to visit relatives.

Attorney A. M. Spradling is in Poplar Bluff on business.

Miss Ruth McAtee, who has been at Fredericktown visiting relatives, returned home.

Mr. and Mrs. C. L. Grant motored to Cape Girardeau to bring their children, Clarence, Joe and Irene, who have been visiting relatives there the past week, home.

Miss Kate McMullen of Sikeston, who has been visiting Mrs. S. M. McAtee, left Saturday for the Cape where she will visit with friends before returning to her home.

Died at her home in Jackson at 5 o'clock Sunday morning, Mrs. Antonia Reitzel 61 years. She is survived by her husband, H. Reitzel, and five children: Miss George Williams, of Ad-



WILLINGNESS TO OBLIGE

THE public has a right to something more than perfunctory service from those who supply its telephone needs.

There is something more to a telephone service than merely placing at the disposal of the public adequate telephone equipment.

Courtesy, willingness to oblige and patience, under trying conditions on the part of telephone employes, promote friendly feeling and are essential to the best kind of telephone service.

Cape Girardeau Bell Telephone Co.

TWO AUTOMOBILES PLUNGE INTO CREEK

Flood Nearly Costs Lives of Albert Liddy and Wielpuez Families.

Two automobiles plunged into the turbulent waters of Hughes' Creek, 1 mile north of Oak Ridge Sunday afternoon, and for a short time it was feared that machines and their occupants would be lost.

One of the cars was driven by Albert Liddy of Oak Ridge, and the other was driven by Max Wielpuez of this city. The occupants of the Liddy car were Mrs. Liddy, Howard Liddy, Arthur Brissenden and Mr. and Mrs. Oscar Ruediger; and in the Wielpuez car were Mr. and Mrs. Max Wielpuez, Mr. and Mrs. Arthur Wielpuez, and Mrs. Helen Goeddelman.

Following the Liddy and Wielpuez cars was the machine driven by John Loughlin, who with a friend, had accompanied the party from Oak Ridge to Appleton.

Mr. Loughlin and Mr. Wielpuez had taken their families and the Ruediger family to Oak Ridge early Sunday morning to visit at the Liddy home.

After dinner it was proposed that they go to Appleton. The cars left the city about 10 o'clock, and on the way to Appleton they were overtaken by a severe rain storm. The water fell in torrents, and for a time the stream was so swollen that the occupants were compelled to drive under the bridge of trees and quit until the storm abated.

Finally, when the rain had stopped, they continued their journey and they came to Hughes' Creek, about a mile north of Oak Ridge. Mr. Liddy was in the lead with his machine, and Mr. Wielpuez was following close behind. Without realizing the danger of such action, Mr. Liddy drove into the raging stream, and Mr. Wielpuez closely pursued him.

Before they had reached the center of the stream both cars became unmanageable in the swift waters, and both began to whirl in a rotary motion as they were carried down the stream. Both machines lodged against some heavy drift, and were held stationary until ropes were attached to the axles and used to drag them out by connecting the McLaughlin car which was not driven into the stream.

The women and children passengers remained in the cars while the men struggled in the water to save the machines.

Loughlin and Brissenden stood on the bank and shouted warnings to the men in the water when a dangerous looking piece of drift wood was approaching, while the two Wielpuezs held to Albert Liddy's feet while he struggled under the water in his efforts to tie the ropes to the axles of the cars.

He finally succeeded in his undertaking and the cars were dragged back to the shore from which they had started.

The autos were almost completely submerged and the passengers were all thoroughly soaked. When they reached the shore they were taken to the home of Robert Hope, a brother of Dr. D. H. Hope, of this city, and there were given dry clothing and some stimulants.

After the flood had abated the par-

ST. LOUIS MERCHANT PRAISES THIS CITY

Jerome Rice of Big Firm, Thinks Cape Has a Great Future.

Jerome Rice, one of the owners of Rice-Stix Dry Goods Company, of St. Louis, saw Cape Girardeau for the first time yesterday. He spent part of the day among the merchants and then inspected the city.

"This is a city of wonderful opportunities," said Mr. Rice to The Tribune. "Its gain in population and the present building activities are evidence of a bright future. The drainage project will advance Cape Girardeau to a wonderful degree. With one or two more railroads, this city would soon become a large place.

"But there are evidences everywhere that the city is advancing rapidly. Its streets are excellent, its homes are beautiful, and from the standpoint of business, Cape Girardeau enjoys an enviable reputation.

"The building record of Cape Girardeau this year is unusual when the present conditions are considered. This has been a bad year everywhere. Most places of the country are showing a little or no activity. Even the larger places like St. Louis and Chicago have been dead all this year. Cape Girardeau and her people are to be congratulated upon her achievements in 1915.

"But conditions are loosening up everywhere. Since the new crops began to reach the market there has been a marked improvement. The wheat and corn crop is large all over the country, which means a splendid year for business.

"I understand Southeast Missouri has the best yield in five years, which should make this part of the State prosperous again. The demand for grain from the United States will be enormous this year. Whether we will have ships to take care of the grain shipments is the only problem now. But there will be enough corn and wheat shipped to the European nations to insure good prices for our farmers this year will undoubtedly reap a splendid harvest in money. They have produced mammoth crops and the prices will be as high as the yield is large.

"I was in New York City only a week ago and the big financial men are looking forward to the quick return of prosperity. The effect of the war had almost been dissipated. This country seems to have been pretty well convinced that the United States will avoid becoming embroiled in the war, and that has insured confidence in business.

"There has never been a scarcity of money. The banks are filled with money, but they have hesitated to put it in circulation because of the conditions of the country. But with such a yield of grains as 1915 has produced and with excellent prospects for good prices, I feel certain that the best times in a long, long time will soon be here."

ty was conveyed to Oak Ridge, where they remained over night, and yesterday morning the Cape constituency returned to this city.

The cars were seriously damaged, the working parts being filled with sand and sediment.

EMIL KLINGEMAN IS KILLED BY A TRAIN

Cape Girardeau is Run Down in Railroad Yards at Cairo, Ill.

Emil Klingeman, for many years a resident of this city, was struck by an Illinois Central train in the railroad yards at Cairo, Thursday afternoon, and instantly killed.

Klingeman lived at Fernside, and had gone to Cairo on a business trip. He was well known to the people of this city, and was employed by the Illinois Central, and came to his death on his way back to the city.

He was walking between the tracks, and apparently without paying any attention to where he was going, stepped onto the track just as a switch engine was passing. He was knocked down and the engine rolled him for some distance before passing over him.

He was badly mutilated, and his identity could not be established positively until some letters were found in his pockets.

His brother, Philip Klingeman of this city, was notified of the tragedy, and later, arrangements were made for the funeral to be held in Cairo today.

The deceased was born and reared in this city, but had lived away most of the time for the past five or six years. He was unmarried and is survived by one brother, Philip Klingeman, who is engaged in the wood business in this city.

DEWITT LANE IS ARRESTED

Dewitt Lane, the negro who escaped from Officer John Groce Saturday night after two shots were fired at him, was last night arrested by Chief Hutson, who discovered the fugitive sleeping in Frank Kimmel's barn on North Spanish street.

He was taken to jail to await his hearing which will probably come before Judge Miller this afternoon.

Miss L. E. Blackburn, a teacher of Portageville, arrived in this city yesterday afternoon for a visit with her uncle, Mercer D. Wilson.

vance; Mrs. Jake Friedrich, of Alvin; Will and Edwin Reitzel, of Jackson. Mrs. Reitzel has been in poor health for years, but was not bedfast, being up and about the house as late as Saturday. The funeral will be held tomorrow at 9 o'clock. There will be a short service at the home before proceeding to the Evangelical Church where funeral services will be held. Burial will be in the City Cemetery.

Mrs. Wm. Schneider left yesterday for a week's visit with her son, Ed, near Blomeyer.

Miss Grace McLain will resume her work at the Cape Normal tomorrow after a two weeks' illness.

Dr. Nienstedt and wife entertained Mr. and Mrs. McGee, Mr. and Mrs. E. Hartle and Mr. and Mrs. Guy Colbie and Mr. and Mrs. Alvin Peazel at dinner yesterday.

Henry Mueller joined a crowd of young people from the Cape who passed through here yesterday to camp on Runnel's Ford. The party was chaperoned by Mr. and Mrs. R. Bosse and Mrs. Clara Goebel of the Cape. Chas. Boutin is master of ceremonies.

Miss Sornelia Trickey of Oak Ridge passed through Jackson last week on her way to Mt. Vernon, where she hopes to be benefitted in health.

Mrs. George Williams of Advance is here having been called at the death of her mother, Mrs. Reitzel and Henry Rehkopf of Farmington, a brother-in-law of Mrs. Reitzel, is also here to attend the funeral.

Miss Sadie Birch, who will soon become the bride of Clyde Baugh, was given a miscellaneous shower by the F. B. T. class of the Baptist Sunday school, at the home of Mrs. Ed. Seabaugh in West Jackson Saturday afternoon. Mrs. Birch, who is a member of the class, attended the meeting Saturday, expecting it to be the regular monthly class meeting, and was therefore completely and pleasantly surprised when, after the business session, some one suggested having a social time, and after a few contests, each member was given one of the many trinkets which had been crossed and recrossed in the room, and at the end of each person would find her fortune. Miss Birch found a large clothes basket filled to overflowing with gifts for her future housekeeping.

Mr. and Mrs. Alfred Willer entertained Mr. and Mrs. Henry Rasche of Gordonville, Mr. and Mrs. John Sander and Rev. Hermann and family at dinner Sunday.

A. N. Huff of Millerville died at his home at that place Sunday morning, and the funeral was held at Millerville today. Mr. Huff is survived by his wife and five daughters. Four daughters are married, two of them living in Oregon, the other two near Millerville, and one unmarried lives at home. Mr. Huff had been ailing a long time, and had been typical operated on in a St. Louis hospital. He was formerly a very successful school teacher and was well known and respected by a large circle of acquaintances.

Mrs. Otis Litzel, who has been visiting relatives at Cape Girardeau, returned home yesterday.

The picnic of the Jackson branch of the German-America Alliance at Cane Creek School House yesterday was attended by an immense crowd of people from all over the surrounding country, all of whom report a great time.

Jack and Jill La Pierre are visiting Miss Connie Hedley, south of town.

Mr. and Mrs. Alvin Boss entertained R. M. McConah and family of St. Louis at dinner today.

Martin Wagner is on the sick list this week.

Ed Wright of St. Louis visited Miss Helen McCombs in Jackson Saturday and Sunday, and Mr. Stimuel of Sweet Springs, Mo., was Miss McCombs' guest yesterday.

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