

Lang & Bro.
Mfg & Mer. Co.,
FARMINGTON, MO.
Manufacturers of Wagons, Farm Implements, Lumber and Building Material.

W. N. FLEMING
NOTARY PUBLIC
REAL ESTATE
LOANS
INSURANCE
Your Business is Respectfully Solicited.
Office in Realty Building.
FARMINGTON, MO. PHONE 71.

Office Phone 296; Res. Phone 342
THE MARRYING JUSTICE
Call day or night
"Your photograph free When married by me."
WILLIAM GOOD
Justice of the Peace
Farmers Bank Building
Farmington, - - - Missouri

FRANCIS A. BENHAM,
Attorney at Law,
FARMINGTON, MO.

B. H. MARBURY
Attorney at Law
Practices in all the courts in the State. Office Farmers Bank Building.
Farmington, Missouri

EDWARD A. ROZIER
Attorney at Law
Farmington, Missouri
Will practice in all the Courts of Missouri. Office in Realty Building

H. D. LEDBETTER
Attorney at Law
Farmington, Missouri
Special attention to Probate and Insurance business. Office, Bank of Farmington Building.

JOHN B. GRAVES, M. D.
Farmington, Mo.
Office in Realty Building
Phones: Office 379, Residence 363

W. M. HARLAN, President
W. R. LANG, Vice President
Bank of Farmington
Capital Stock - \$50,000
Capital and Surplus \$75,000
Does a general banking and exchange business. Interest paid on time deposits. Insured against burglary. Collections a specialty.
Directors:
Peter Giessing W. F. Doss M. P. Cayce W. R. Lang
W. M. Harlan E. A. Rozier J. E. Klein

THE FARMERS BANK
FARMINGTON, MO.
Capital Stock - \$35,000
Surplus - \$20,000
ONE DOLLAR STARTS AN ACCOUNT
Directors—P. A. Shaw, Wm. London, W. L. Hensley, W. C. Fischer, H. D. Reuter, C. B. Denman, L. H. Williams.

J. D. Mitchell, President. C. E. Wood, Assistant Cashier
J. J. Roberts, Cashier. E. E. Swink, Vice President
St. Francois County Bank
(Post Office Opposite.)
Farmington, Missouri
Solicits your banking business. Insured against burglary. This is the bank with the Savings Department. Interest paid on time deposits.
Directors:
THOS. H. STAM E. E. SWINK, J. D. MITCHELL, ED. HELBER,
E. Z. HIGGINS, S. J. TETLEY, ALBERT WULFERT.
Established 1897.

ADAM NEIDERT JOHN A. NEIDERT
A. NEIDERT & SON
UNDERTAKERS AND EMBALMERS
FARMINGTON, MO.
We are licensed embalmers and carry in stock a complete line of metal lined State and Couch Caskets, Robes and Grave Vaults.
Telephone calls, either day or night, are given our prompt attention
Office Phone 380 L Residence Phone 380 R

HOG CHOLERA DISCOVERY
An Ohio man last year treated 31,000 hogs for cholera and never lost a hog. Up to this time he has never told the story of how he accomplished it. He did not realize the success he had made. He is undoubtedly the most successful man in the world today with hog cholera—and pneumonia, which is sometimes mistaken for hog cholera. He has nothing to sell, but the editor of this paper in co-operation with others, desire to give this wonderful story to every farmer in the United States. The full story will appear in FARM NEWS, Springfield, Ohio, and anyone desiring to read it may obtain a sample copy of the paper by sending their name and address to FARM NEWS. This is not an advertisement.

When governments fall out militias fall in.
TRUSTEE'S SALE
Whereas, Joseph Clark and Sarah E. Clark, his wife, by their certain deed of trust dated the 10th day of October, 1904, and recorded in the office of the Recorder of Deeds within and for St. Francois County, Missouri, in deed book 72, at page 219, did convey to the undersigned trustee the following described real estate, together with improvements thereon, situate, lying and being in the County of St. Francois and State of Missouri, to-wit:

All of the N. E. 1/4 of the S. W. 1/4 containing 43.375 acres, and the West half of the N. W. 1/4 of the S. E. 1/4 containing 21.78 acres, all in Section 2, Township 34 N., Range 5 E. Which said conveyance was made in trust to secure the payment of a certain promissory note in said deed of trust described.
Whereas, default has been made in the payment of said promissory note and said note having become due and remaining unpaid,
Now, therefore, at the request of the legal holder of said note and by virtue of the authority in me vested by said deed of trust, I, the undersigned trustee, will on
Saturday, July 15, 1916,
between the hours of nine o'clock in the forenoon and five o'clock in the afternoon of said day, at the south front door of the Court House in the City of Farmington, County of St. Francois, State of Missouri, proceed to sell the above described real estate at public vendue to the highest bidder for cash, for the purpose of satisfying said indebtedness and the cost of executing this trust.
L. K. PEERS, Trustee.
June 23, 30; July 7, 14.

NOTICE OF FINAL SETTLEMENT
All creditors and others interested in the Estate of James F. Stewart, deceased, are notified that the undersigned Administrator, with Will annexed, of said Estate intends to make a final settlement of said estate at the next term of the Probate Court of St. Francois County, Missouri, to be held at Farmington in said county, beginning July 10th, 1916.
J. P. CAYCE,
Administrator with Will Annexed.
21-4 wks.

MR. HUGH PORTER
Teacher of Violin
Schubert School of Music
Farmington, Missouri

45,000 VOTERS SIGN LAND BANK PETITION

OFFICIAL DOCUMENT LEGALLY FILED IN SECRETARY OF STATE'S OFFICE.

29,200 MORE THAN REQUIRED

Work of Securing Signers Began Less Than Year Ago and Men From All Walks of Life Volunteered Their Services.

Jefferson City, Mo., June 29.—In the presence of Gov. Elliott W. Major and Cornelius Roach, Secretary of State, in accordance with the Constitution of the state, an initiative petition containing more than 45,000 signatures, calling for the submission of the Missouri State Land Bank Amendment to the Missouri State Constitution, was filed today in the office of the Secretary of State. Samuel Rosenfeld of St. Louis, chairman of the initiative petition committee, and A. T. Edmonston of Jefferson City, accompanied by numerous members of the Gardner State Land Bank Committee, presented the petition for filing.



FREDERICK D. GARDNER, Author of Missouri Land Bank Act.

The plan and effect of the Missouri State Land Bank is generally well understood, but a brief outline of its purpose and the relief to farmers afforded by it may be of interest to those not familiar with the plan. Quotations from the address of Col. Frederick D. Gardner, author of the constitutional amendment and of the Gardner Land Bank Bill, enacted by the last legislature, delivered before a joint conference of the agricultural committee of the Forty-eighth General Assembly, at Jefferson City, Mo., Jan. 29, 1915, will best and most simply convey its import to the student of the subject. In the course of his address Col. Gardner said:

"Our system of 3 to 5 year loans is discredited and archaic. It is inevitable that these loans must be renewed with the usual commissions, or that the farmer must sell part of his investment. That is to say, his capital must be reduced if the loans are to be paid in bulk, according to our system. Neither is desirable nor should be necessary. All other nations of the world have discredited this 3 to 5 year loan plan that we use in America, and it should have been discarded by many years ago. The maximum time allowed for paying off loans for such purposes is 30 years in Finland, 32 years in Chile, 36 1/2 years in New Zealand, 42 years in Australia, 50 years in Italy and Japan, 54 1/2 years in Austria, 55 1/2 years in Russia, 56 1/2 years in Germany and Sweden, 57 years in Switzerland, 69 years in Denmark, 63 years in Hungary, 68 1/2 years in Ireland and 76 years in France.

"It is stated on authority that there is a total of 25 billion dollars being utilized by the farmer in the above-named countries on this long-time bond issue plan at an average of 3 to 4 per cent interest. The necessity for development, particularly here in Missouri, immediately suggests the principle of the long-time or amortization plan.

"It must be remembered that agricultural products are largely regulated by international competition. Missouri wheat, for instance, competes in Liverpool with wheat from Russia, France and Argentina. If farmers in other nations are able to secure their money at about half what our American farmer has to pay, considering that our land will produce less and less because the virgin qualities are gradually being worn out, what will be the result without rebuilding?"

"I had a long talk with Herr Gwiner, president of the Deutsche Bank in Berlin. He is considered one of the most astute financiers, business men and farmers in the world. This is what he said:

"I have just finished an interview with the president of one of your railroads. I told him American export of manufactured articles was not your trouble. It is growing and will grow fast enough—you can't help it. What you require is development of your agricultural resources. Food is what the world wants and must have, and the supply is short. You must give your rural people better educational advantages, and you must give them cheap capital. If you had good machinery for rural credits your land bank debentures would sell here and the world over at as good rates as your government bonds."

The initiative petition just filed will be submitted to a vote of the people as a constitutional amendment at the general election to be held Tuesday, Nov. 7, 1916.
Its adoption will revive the farming interests of the state in a wonderful manner, it will afford opportunities for improving farm property and greatly enhancing its value and will put Missouri in the forefront of progressive agricultural states in America.

G. Scruton, editor, Sedalia, Mo.; W. N. Evans, judge, West Plains, Mo.; W. D. Byrd, mayor, Caruthersville, Mo.; Samuel Rosenfeld, member Board of Freeholders, St. Louis, Mo.; O. E. Jennings, president Central Trades and Labor Assembly, Springfield, Mo.; M. P. Moody, editor, Warrensburg, Mo.; John T. Fitzpatrick, Commissioner Labor Bureau, Kansas City, Mo.; Floyd Tuggle, farmer, Galathea, Mo.; Fred A. Morris, merchant, Mexico, Mo.; Charles Sumner, president Industrial Council, Kansas City, Mo.; S. D. Groner, professor rural economics, University of Missouri, Columbia, Mo.; C. L. Woods, editor, Rolla, Mo.; C. F. Enright, banker, St. Joseph, Mo.; C. A. Winfrey, president Jackson County Farm Bureau, Buckner, Mo.; R. T. Woods, president State Federation of Labor, Springfield, Mo.; Almon Ins, lawyer, Poplar Bluff, Mo.

The Red Men are making extensive arrangements for their picnic on the Fourth, to be given here. They should be well patronized as they are arranging a good program.

When it is considered that all these men and committees were volunteers and gave their time and labor and ability to the public service and interest, animated solely by the motive of bettering the agricultural conditions of the state and, consequently, the higher development of the commercial interests of the state, it is not a matter of marvel and wonder that so much was accomplished. The sacrifices made by these men will never be fully appreciated and cannot be repaid. Their reward must always consist in the success of their efforts.

The farmers of the state will be the first and permanent beneficiaries of the labor of these public-spirited citizens. In the gradual development of the Missouri State Land Bank plan the whole state, in all its ramifications will reap its benefits.

Mr. Hansen of Marquand spent Sunday here with his family.
M. Ferris of St. Louis was a week-end visitor here the past week.
Chas. Barlott and wife of St. Louis visited friends here the first of the week.
Wm. Smith spent Monday in Flat River on business.
Edna Chamberlain spent Monday morning in Flat River at the home of Ira Black.
Frank Ritter spent Sunday in Leadwood with his parents.
Mrs. M. A. Langdon returned from Hot Springs, Colo., Thursday. She has been there taking treatment for rheumatism and has greatly improved.

Wm. Smith, Chas. O'Brien, Mon Hughes, Frank Ritter, Eartheil Smith and John Buxton motored to Farmington Saturday night and attended the Burke and Hobbs meeting.
Homer Clemons spent Saturday night at the home of his uncle, Luther Black, near Farmington.
Mrs. Roy Horton and son, James and Louis Large are spending the week near Fredericktown at the home of her sister.
Preston Beck passed through here Sunday enroute to Doe Run.
Fred Schek spent Saturday in Leadwood making arrangements with the band there to furnish music for the picnic here on the Fourth.

Tuesday of the past week a number of ladies of the M. E. Church of Elvins gathered at the church parsonage and partook in housecleaning which now looks most inviting.
Miss Stella Benham and Eugene Hughes, a well-known couple of Elvins, surprised their many friends Saturday morning by stealing a marel on them and motored to Farmington accompanied by Edgar Hally, and were united in the holy bonds of matrimony by Justice Good. The Times with their many friends, extend heartiest congratulations. The happy couple will make their home with the bride's mother.

If rumor is correct, a young couple well known in this community, departed Wednesday morning, bound for St. Louis on a matrimony trip. They are Miss Effie Reese and Howard Rudy. Rudy is brakeman on the M. R. & B T., while Miss Reese was the past year's teacher in the public schools. She is the daughter of Mr. and Mrs. G. S. Reese. Their many friends wish them much success through life.

;; COUNTY CORRESPONDENCE ;;

ELVINS
Dr. W. D. Sample departed Friday for Chicago to practice medicine.
J. M. Delcour is making some improvements about his livery stable.
Miss Lydia Horn and sister, Mrs. Neidert, spent Monday afternoon in Flat River shopping.
Mrs. S. I. D. Smith was in Flat River on business Saturday evening.
Wm. Freeman of Flat River was in Elvins Monday.
Miss Edna Chamberlain is spending this week at the home of her parents near Knob Lick.
Mrs. S. Raines of Bonne Terre spent Saturday and Sunday at the home of her aunt, Mrs. J. Maurer.
John Alexander is moving his family to his new four-room house, which has just been completed.

The Red Men are making extensive arrangements for their picnic on the Fourth, to be given here. They should be well patronized as they are arranging a good program.
Several of those who returned to Joplin the past week were C. Patterson and wife, Tom McCroery and Cora McCroery.
W. E. London will build the new store building for Geo. Langdon.
Harry Smith, Isaac Clifton, Luther Degrant, Emma Ruddock, Lorraine Degrant, Elsie and Lola Usher spent Sunday afternoon at Iron Mountain Lake. All report a good time.
Rev. J. K. O'Herron and family of Montgomery City, Mo., are here on an extended trip at the home of the former's mother, Mrs. Sarah O'Herron. Mr. O'Herron is pastor of the Christian Church there.

Chas. O'Brien and family spent Saturday and Sunday at the home of Sam Ritter and family.
The Labor Agency of St. Louis sent a number of men to this city to work 9 hours for \$2.35 for the Federal Lead Co.
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BRIGHTSTONE

Miss Clara Marshall was visiting Mrs. Wm. Marshall Sunday.
Henry Kinnemay was a business visitor in Knob Lick Saturday.
Gou Barnes of Mistletoe was visiting Grant Chamberlain of this place Sunday evening.
Jess Earwin was a Knob Lick visitor Saturday.

The picnic in Knob Lick which was to have been given on the 4th of July has been postponed. The place has also been changed to the place of W. F. Parrot, three miles southwest of Knob Lick.
Knowles Klob of Cartee attended the ice cream festival at this place Saturday night.
Thos. Wells made a business trip to Knob Lick Saturday.
Ed Crawford was a business visitor in Knob Lick Saturday.
Everett Marshall was in Syenite Sunday morning.
Everett and Firman Klob of Mistletoe were seen in the vicinity of Bug Hollow Saturday night.
August Klob and family of Cartee attended church at Brightstone Sunday.

Rody Black was a Knob Lick visitor Saturday.
Park O'Bannon was in Knob Lick Sunday night.
John Mund was a Brightstone visitor Sunday night.
Jess Earwin was in Knob Lick Sunday morning.
There will be a picnic at W. F. Parrot's on the Fourth of July. His place is located three miles southwest of Knob Lick. There will be several prizes given on horse races, foot races, etc. There will be two games of basket ball played during the day. The first game will be played by Hard Scrabble and Brightstone, and the second will be played by Knob Lick and Brightstone. Music will be furnished throughout the day.
Alex and John Lowe attended church in Farmington Saturday night.
Several of the young folks of Knob Lick attended church at Brightstone Sunday night.
John Lemon was a Syenite visitor Sunday morning.
Cleve Crepps of Sand Ridge was in this vicinity Sunday evening.
Miss Jessie Skinner was visiting Miss Edith Lowe Sunday evening.
Miss Edith Klemp of Germany attended the ice cream social at Brightstone Saturday night.
Miss Eva Marshall was visiting Miss Mary Clark Sunday evening.
Charley Granery of Germany was a Brightstone visitor Saturday evening.
John Wells was a Knob Lick visitor Sunday morning.
Chas. Helkin and family of Libertyville were visiting Mr. and Mrs. H. H. O'Bannon Sunday.
W. F. Parrot of Mountain Oak was in this vicinity Sunday evening.
John Mund attended church at Brightstone Sunday night.
Several of the young folks of this place attended the party at Wm. Milnes' Friday night.
Ben Crawford of Cartee attended the basket ball game Sunday evening.
Bart Crepps of Farmington was in this vicinity Sunday.
Dennis and Gussie Herbst of Mistletoe attended church at Brightstone Sunday night.
Doll Crepps of Flat River was in this vicinity Sunday evening.
J. D. Wells made a business trip across the river Thursday.
Geo. Reed of Fredericktown was in this vicinity Sunday evening.

VALLE MINES
Charley McClain of Murphysboro, Ill., is visiting his sister, Mrs. Ella Bunt, and brother, Clyde, this week.
Effie Turley is on the sick list this week.
Misses Myrtle and Ada Heaton, Mrs. Pete Turley, Mrs. Bessie Downey and Mrs. Ella Bunt visited Mrs. C. R. McClain Thursday.
Misses Edna and Alice Armbruster visited Misses Lizzie and Ethelene Watt Saturday evening.
Mrs. Bessie Downey of St. Louis is visiting her sister, Mrs. Lucy Turley, this week.
Miss Gladys Primo and sister of Bonne Terre visited their aunt, Mrs. James Bunt, a few days this week.
Misses Myrtle and Anna Heaton visited at the home of Mr. and Mrs. J. J. Thurman Sunday.
Mr. and Mrs. Geo. Babrey of Hazel Run visited at the home of W. E. Heaton and Mrs. Sarah Rowe Sunday.
Mr. and Mrs. John Primo and children of Bonne Terre visited relatives here Saturday and Sunday.
Mrs. A. E. Rougly and daughter, Hazel Belle, are visiting relatives in Bonne Terre this week.
Misses Mae and Leona Carter, Messrs. Fenton Thurman and Ural Hammock of Tunnel, Elmer Moon and Austin Hall of French Village, Wm. Doe of Hazel Run attended League here Sunday night.
Eugene Williams of Leadwood visited his father here Sunday.
C. R. McClain was a Bonne Terre visitor Thursday.
Mr. McLane of Flat River visited his daughter, Mrs. Bertha McClain, Sunday.
Several from here attended the funeral of Mrs. Rebecca Appleberry at Appleberry cemetery.
A large crowd attended the baseball game here Sunday.
Arthur Sykes, Geo. and Press Burns were Hazel Run visitors Sunday.
Miss Mary R. Stephens visited at the home of W. E. Heaton Tuesday.
Mrs. Mayne Turley and children visited at the home of Effie Turley Saturday.
W. H. Bunt, who has been on the sick list, is reported better.
Geo. Moore visited at the home of Wm. Watt Sunday evening.
Mr. and Mrs. Henry Finney and children of Bonne Terre visited her parents, Mr. and Mrs. R. H. Rowe, Wednesday.
Charley Busher visited at the home of R. H. Rowe Sunday.
Albert Riddle attended the ice cream social at Victoria Saturday night.

BUSINESS COLLEGE NOTES

Roy Coffman has accepted a position at Flat River.
Mrs. Joseph King was an interested visitor in our school last week.
Clyde McClintock, who graduated a few weeks ago, left Monday for St. Louis. He will work in the city this summer.
Prof. G. W. Moothart of Biemarck was a business visitor last Saturday.
Louis Kertz of Bloomsdale graduated in the combined department last week and departed for his home for a short visit. On Wednesday of this week he went to St. Louis to accept a position.
Miss Minnie Roux is doing stenographic work temporarily in the offices of Rozier and Morsey of Farmington.
Miss Hazel Byington and Messrs. Carroll Phillips and Fred Kertz passed their second shorthand last week.
Mr. Cecil A. Sigman is still with the Birmingham and Seaman Paper Manufacturing Co. of St. Louis. In a communication this week he states that he has recently received a substantial increase in salary, of which we are pleased to know.

We are in receipt of a communication from the Banner Electric Division of St. Louis, giving us the information that they are highly pleased with the services of Miss Mamie Wheeler, who is now in their employ as a stenographer. Miss Wheeler recently graduated from the stenographic department of this institution and immediately upon her arrival in St. Louis secured this responsible position with the above named firm.

The nomination of Justice Hughes bears the ear marks of having been "made in Germany."