

There is nothing too good for Crosby's Customers.
Is there anything "too good for You?"

The Burt L. Crosby Co.

(INCORPORATED)

Our Store is our Catalog and you are invited to inspect our large and Complete Stock.

With this first issue of The Globe we wish to introduce ourselves to all our new, and possible patrons, and to thank our older customers for their generous patronage.

This store was opened by our Mr. Burt L. Crosby seven years ago—spring of 1900—and by the closest attention to the wants of his customers, and the simple rule of selling only dependable merchandise in connection with a disposition to be absolutely fair in every transaction, has noted with great satisfaction the steady increase in each year's business.

Our constant aim is to offer the very best in "things to wear," which we purchase from the foremost factories in America, and always priced in plain figures, the same low price to all.

We take pleasure in calling your attention to various lines we sell that have made Crosby's store famous throughout Central Idaho:



Henderson Corsets

This line is so deservedly popular that we can hardly "keep them coming fast enough." For Corset comfort try the

Henderson

Wool Blankets

Woolen bed Blankets at the time you need them at 10 per cent off.

Misses Coats. Sizes 6 to 12 years. All at a discount of 20 per cent.

Waste no time on other Waists when our

Du Brock Waists

Waste you no money. New assortment just in; Silk and Mohair Ladies Waists, the newest in the city.

CLOTHING

The Royal Tailors—the best in the world—make our made-to-measure suits and are now guaranteed to hold their shape till "nothing but the stitches and buttons remain."

We are showing a new line of the Sincerity make Winter Overcoats.

One sure way to avoid a whole lot of clothes ailments such as "humpy" shoulders, twisted sleeves, great wrinkles and bulged out collars, is to let Crosby's Clothing Department fit you out.

We are showing some extra values in Boys' Suits, sizes 4 to 12, at.....\$1.95

Dress Goods

From the greatest importers—Strowbridge, & Clothier, Philadelphia, Marshall Field & Co., Chicago—all the pretty things for feminine fancy. Voiles, Poplin, Panama, Serge, Sicilians, Velour suitings, Batiste, Albatross.

One Lot—Fancy suitings, 75c value at only 45c

Special in Cardinal 27 inch Taffeta Waisting, the yard.....\$1.00
Doherty's 36 inch Taffeta Silk, best in the city, at.....\$1.75
50 inch Curly Polar Bear Cloth, only the yard.....\$3.50

Shoes

"How much we all are like old shoes—for instance both a sole may lose.

When shoes wear out they're mended new, when men wear out they're men dead too," etc

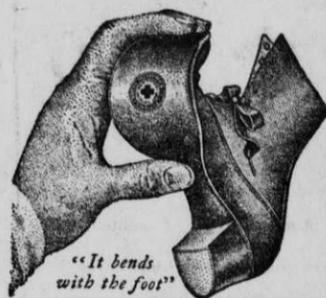
We have sold in seven years over \$100,000.00 in shoes alone, and while occasionally someone has an apparent "kick" coming because "the kids" shoes fell down, still we can do better by you than any other store because we have better shoes than any of 'em.

Miller Shoes, for your heavier needs.

Helmets-Bettman, men's dress shoes.

Utz & Dunn, and C. P. Ford's, Rochester, N. Y., ladies' dress shoes.

Lastly, the Red Cross shoes for ladies; the easy soles. (Avoid the rubbing board kind.)



We now show the celebrated Fay Hosiery in four different grades, for little folks school wear.

The Safe and Good Store

ONE CAUSE OF PANICS

Iowa Agricultural Paper Throws Much Light on Subject.

"RUNS" ON BANKS BAD

Safest for Depositors to Leave Funds in Bank.

Although the financial skies have cleared and banking and other business is fast getting back on a normal basis, a careful perusal of the following article from the Wallace Farmer, of Des Moines, Iowa, dealing with banking and the cause of panics, will, nevertheless, not only be interesting but profitable reading and should be filed away for future reference by timid depositors:

"The first impulse of the man who was prohibited from drawing out in the form of cash more than a mere pittance of his balance in the bank would be to say: 'Can't I do what I please with my own? It is my money and I am entitled to it when I want it and as I want it, whether in the form of gold, silver, paper or drafts. What business has the banker or any other man to say to me how I shall manage either my business or my earnings?'"

"From one point of view the answer would be yes; a man has an absolute right to do as he pleases with his own, but every other depositor necessarily has the same right. In other words, one man has just the same rights and no more than has every other depositor. A moment's consideration, however, will convince any man that no bank ever has or ever can have money enough on hand to pay all its depositors the same day or even the same week. If it had that power it would not be a bank at all, but a safety deposit company, and instead of caring for your deposits gratuitously or paying you interest on time deposits, it would be compelled to charge you for its services as safe-keeper of your cash. The theory on which banking is done is that all the depositors will not want their money at the same time. The law recognizes this by providing that banks must keep a certain reserve fund in cash, 15 per cent in one class of banks and 25 per cent in another, it having been found by experience that

under ordinary conditions this is ample and that the majority of the depositors do not want their money at the same time. A bank could not exist unless it could loan its deposits.

"The banking business is also based on the theory that the depositor will not want his deposits all in cash but will use checks and drafts. In fact, from 90 to 96 per cent of the business of the country is done not with cash, but with checks and drafts which take the place of cash. If, therefore, through panic the depositors demand all cash and all at the same time or within a few days, they simply render banking impossible. If allowed to have it they would put the business of the country back two hundred years, and would not only break the banks, but if the policy was general, would bankrupt the business of the entire country, their own included.

"Furthermore, there are always more deposits in the banks of the country than there is money. We pointed out some time ago the ridiculousness of the statement made by the daily press as to the amount of money deposited in the banks of Iowa, giving it, as we recollect as some two hundred dollars per capita. We have no doubt there was the amount of deposits stated, but that did not represent cash paid in, but credit, and subject to check the same as deposits of cash.

"It should be borne in mind that banks do not principally deal in money but in credits. To illustrate: If a farmer goes to a bank, borrows \$1,000 for ninety days at 6 per cent interest from maturity and places it to his account, the deposits of the bank have increased \$1,000 and so have the bills payable, but there is not a cent more money in the bank than there was before. This may be checked out to depositors in the same bank, and still there is not a cent more money in the bank.

"If, therefore, circumstances occur creating great distrust and everybody rushes or is likely to rush to the bank for his money, the banker has the right both for self defense and for the constituents of the bank to say: 'No. We will give you the amount of cash which experience has shown to be necessary. We will give you the rest in checks or drafts, as we have always done, and we will deal with special cases of peculiar hardship as their necessities require. If you want to hoard this money away in flour sacks or old stockings you can't have it. If we give you the privilege we must give it to all, including the men who have given notes as well as those who have deposited cash, and if all or one-half or even one-third of our customers should avail themselves of it the

banks would go out of existence and no one would be foolish enough to start another.'

"It is admitted that there is no written law justifying the bankers in taking this position. You can make no law applicable to panics, when fear paralyzes judgment; and in an emergency such as this the unwritten law of self-preservation supersedes statute laws and makes laws for itself. There is no law forbidding buying or selling stocks and bonds on margins, and yet last week you could neither buy or sell them except outright. The same unwritten law for the self-preservation of common welfare which closed the stock exchange has led the governors of more than one state to proclaim a week's holiday and forbid gambling in stocks or buying on options.

"To have allowed depositors to draw out and hoard their money, as they began to do in New York to the extent of fifty millions, would have paralyzed industry, sacrificed the year's crop of livestock and grain, bankrupted renters and the poorer farmers and their creditors. A time of readjustment of values is now before us and the savings of the people, which will be needed in this adjustment are now safe."

Advice to Correspondents.

County correspondents ought to write news of importance, about things that are of interest to all. No use saying that some fellow hauled a load of hay, or that some young man went to see a certain young lady. Nor does it matter that Mrs. Jones borrowed a dozen eggs from Mrs. Jenks, or that some neighbor visited another if they reside in the same neighborhood. Write up accidents, marriages, deaths births, visits from abroad or about your people going a distance to visit somebody. Don't talk about boys and girls calling on each other; that's their business unless they get into some escapade that the public ought to know about. News of the condition of crops in your vicinity or of new buildings going up, birthday and wedding anniversaries are good. Cut out party gossips, "digs" at your neighbors and unpaid advertising. Think, and then write news. If there is no news, don't write.

Come and laugh at Pudd'nhead Wilson, Odd Fellows' hall, Dec. 12.

The Grangeville Savings and Trust Co. has plenty of 7 per cent money for farm loans.

No matter what class of hauling you desire we are in line to satisfy you. Smith & Dysard, dray and express. Phone orders to express office.

Silverware Logic

A beautiful gift gives pleasure for the moment; A gift of utility insures future enjoyment. Hence, we suggest

Rogers' Bros.
"1847" Silver

—that resists wear

Earl G. Wood

"I make Good"

Are Your Valuable Papers

Safe?

Do you think it is safe for your valuable papers, abstracts, deeds, tax receipts, notes, mortgages, fire and life insurance papers to lay around the house? If they should be stolen or burn up you would find it very inconvenient. We have now in our fire proof vault a nest of

Safety Deposit Boxes

which we offer for rent at a very low rate. We have a convenient private office fitted up especially for the use of our customers, where they can examine their papers in entire privacy. Whether you think you need one or not, we will be pleased to show you the latest and best Safety Deposit Vault in Central Idaho.

The Inland Abstract and Investment Co., Ltd.

J. A. BRADBURY, Manager

Grangeville, Idaho