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Correct dress converts you from common stock into preferred stock. It makes a gilt-edged security of you. Take stock of your appearance to-day. Then, come to see our great stocks for Spring embracing the smartest 1925 ideas and innovations in Clothes, Furnishings and Hats.

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Middle West Facing Big Year, Roger Babson Says

Third Article of Annual Report on Business Conditions Issued by Statistician

BABSON PARK, Pa. Special to the Observer. Copyright—Roger W. Babson, who is now at his winter home in Florida today issued the third installment of his Annual Report on Business Conditions, which treats of conditions in the thirteen Middle Western states.

DON'T COUGH

Our 24-Hour Cold and Cough Remedy is a wonder. Try it—

Newlin Drug Co. SWEETS & CHOCOLATES ROLEO BAR EVERY BITE'S A DELIGHT

S.H.E.R.R.Y.'S LAST SHOWING TONIGHT Mae Murray "CIRCE THE ENCHANTRESS" By the Author of "The Four Horsemen" And the Comedy—"Ball and Sand" IT'S SOME PROGRAM!

ing. Here the steel people are feeling better and are optimistic regarding 1925. I, however, was disappointed to see such unemployment in the coal sections of southern Indiana. It is too bad that the workers in these mines will not make a broader view of the situation and realize that they are hurting themselves and their entire state by their present attitude.

Wisconsin. Trend slowly upward. Conditions are fairly good in Wisconsin. The food and shoe industry, which has been quiet so long, is reviving; road building is very active; and general industry is on the mend. The automobile dealers are the only ones who are fearful as to 1925. The dairy interests which are becoming very large, look for a good year in 1925.

Kentucky. Conditions fairly good. This state shows no great change from a year ago; but all industries are feeling better. Employment gains are involved in iron and steel plants; lumber; tobacco and paper. Coal mining is much more active and some mines are now working full time. Even the textile industry in Kentucky is making a somewhat better showing.

Iowa and Nebraska. Recovery more marked. These states still have some unemployment. Road building and other outdoor activities have been impeded, and merchants are not yet spending any more money than necessary. Mortgage maturities in March will be an interesting test of conditions. The farmers of Iowa and Nebraska are awaiting the 1925 crop before purchasing with entire freedom. What the new crop will be, no one knows; but the experts are prophesying a fairly good income for the farmer.

Missouri. Fairly firm with trend upwards. A distinct increase in industrial employment is noted. Skilled labor is well employed although there is some unemployment amongst the unskilled. Increased prices for lead and zinc should give marked stimulus to this industry. The state received 12 per cent more for its corn crop and 37 per cent more for its oat crop than a year ago. Missouri should have good business in 1925.

North and South Dakota. Marked improvement. Business is always quiet in these states during the winter months. Hence there is still a surplus of labor. Fundamental conditions, however, are better than has been the case for years. Compared with a year ago, the value of South Dakota crops should show these increases: Corn 6 per cent; wheat 21 per cent; oats 62 per cent and barley 79 per cent. In North Dakota, wheat shows a gain in value over last year of 175 and oats 115 per cent. The Dakotas have turned the corner and are looking upward.

Kansas and Minnesota. Very favorable trend. Kansas and Minnesota are among the states which have made the most pronounced progress during the past twelve months. Both of these states are looking forward with optimism to 1925 and certainly prospects justify this feeling.

For the country of large farmers should receive for the 1924-25 season about 9 per cent more money than they did the preceding year. This confirms the more optimistic attitude of last summer, when I felt for short of some of the extravagant forecasts circulated at that time. The farmer's situation has undoubtedly improved, but he is not yet rolling in wealth. The best informed sales managers favor moderate campaigns in selected farming regions during the first part of 1925. Whether these campaigns should be continued throughout the year depends, of course, upon the new crops and their prices. Among the agricultural states which statistics suggest to be most favorable territory are Minnesota, the Dakotas, Kansas and Oklahoma. This improvement in the Middle West, even though not as great as reported, presents in great measure for the better the picture throughout the country as a whole. This is being witnessed every week by the development of the Babsonmark which now stands at 5 per cent above normal compared with 2 per cent below normal a year ago.

Indiana. Moderate improvement appears. Trend upward and fairly firm. Many industries are still quiet, but some industries are doing a better business. Road building and other lines, which have been very slow the past three years, are looking upward. Steel furnaces which have been out of commission are again being started up. Road building is still looking strong.

Channel Islands Income Tax Dodgers Perturbed

LONDON (AP)—With each change of government in England there is a class of British citizens resident in the Channel Islands known as tax dodgers who get "the wind up" regarding possible legislation to make them come in line with regard to the income tax which is being paid cheerfully and unobscurely by their brother residents on the mainland.

The rate of income tax in the Channel Islands is about 10 per cent over sixpence to the pound against four shillings and sixpence in England, and it is reported to be the intention of the British treasury to invite Jersey and Guernsey to pay an annual contribution of half a million sterling to the exchequer in return for the same benefits as other parts of the Empire enjoy.

Observer Crossword Puzzle

Observer Crossword Puzzle grid with numbers 1-72.

Youngsters will fight shy of this crossword puzzle when they learn the word in 42 horizontal.

- HORIZONTAL: 1. To exaggerate. 2. Female hair. 12. Hennes. 14. Kabot. 15. To rent again. 16. Proposition. 17. Small open pie. 19. Inspired with feeling of fear. 21. Acquaintance. 22. Electrical part. 23. Repeats on axis. 24. Light brown. 25. Initiate. 26. Covered with wax. 29. Finished. 31. Female sheep. 32. Free. 34. Machine for changing air current. 35. Layman who supervises church's spiritual interests. 36. Declines. 46. Melody. 41. Foggy. 42. An old children's story. 45. Alluvial deposits at mouth of river. 48. By means of. 49. Yellow matter from a nose. 51. Form of precipitation. 52. Part. 53. Holy person. 54. Garden earth. 55. Perched. 58. Those who dispute property. 61. String fence used in tennis. 62. Nester peewee. 63. Pinches (verb). 64. Organs of sight. 66. Part of verb "to be". 67. Windmill part of a stairway. 69. To do wrong. 70. One who aims. 72. Ralified. 73. Sleeping powder.
- VERTICAL: 1. To satisfy. 2. To march in a body. 2. Second note in scale. 4. Dime. 5. Monarch. 6. A maker of headgear. 7. Warned. 8. Angers. 9. Scurlet. 10. Hebrew name for God. 11. Kind of an automobile. 12. One who kills by throwing stones (pl.). 18. Fabulous bird. 20. Married. 21. To want. 25. Dry. 26. Measure for coal (pl.). 27. Warned. 28. Impaired. 29. Spotted. 32. Mistake. 34. Renowned. 36. Meadow. 37. Polite form of address. 38. Hoy. 39. Epoch. 42. Stopping. 43. To spit saliva. 44. To phrase. 45. To phrase. 46. To phrase. 47. Hunting dogs. 49. Promoted. 50. Scuffs. 52. To supply food. 54. Field in plants. 55. To attempt. 56. To resist authority. 59. Withier. 60. Line where two pieces are sewed. 62. Bore. 63. To err. 64. Promoted. 71. Mother.

Barmat Revelations Threaten Upheaval in German Politics

BERLIN, (AP)—Germany is paying considerable attention just now to a financial scandal. It is called the Barmat affair, and is casting its shadow over the political life of the country. Some high officials already are involved, and nobody knows who will be dragged into the limelight. Public hearings are being held in an endeavor to ascertain facts, and the trails evidently lead into more than one political camp.

Four brothers of Barmat, birth Julius, Solomon, Herschel and Isaac Barmat, came into Germany a few years ago by way of Holland, and they are alleged by the German foreign office and certain prominent politicians to have organized a company to import, fabricate and gradually market out into banking, the buying up of paper and artificial silk factories, iron and steel mills, sawmills and pulp mills, and various other enterprises. They prospered exceedingly.

Then some one started an investigation of the Prussian State Bank, one of the oldest financial institutions of Germany, as a result of which it was revealed that the bank had habitually in excess of its capital and reserve, and that it had loaned large sums without proper collateral. A man named Kut-

Had Proof. Image of a man in a hat. With an ice bag balanced over his head and buried in quilts, this Japanese doctor of Oden dignity had his picture taken. The picture went to a Tokyo police court where he had been summoned on speeding charges. "I'm too sick to come look at me," read his message. He claims to be the living Buddha.

COAST TUNNEL IS COMPLETED

Florence Lake Power Project, Bored Through Solid Stone, Is Great Construction Feat.

LOS ANGELES, Cal. (AP)—The Florence Lake tunnel, 15 feet high and the same width, extending more than 15 miles, mostly through solid granite in a shaky line under the high Sierras, is a construction feat that has drawn the attention of the engineering world. It has just been completed.

The tunnel is one of the most important works in the Big Creek-San Joaquin river project of the Southern California Edison company. The entire project will bring in 1,467,000 horsepower, and with its transmission lines, sub-stations and accessories, will cost \$374,000,000.

The tunnel itself cost \$17,000,000. It was started in the fall of 1923, and since then without a stop the work has been maintained in relief shifts. The scene of operations is 250 miles north of Los Angeles and 25 miles south of the Yosemite valley. The purpose of the tunnel is to convey water from the Florence Lake watershed, source of the south fork of the San Joaquin river, through the barrier of a 19,000-foot mountain ridge into the watershed of Huntington Lake.

World records for tunnel construction have fallen during the four years' progress in the Sierras. The 13-mile bore was divided into three sections, with two lateral shafts cut into granite slopes and a crew working each way from each shaft. The bore was completed a year and a half sooner than the most optimistic estimates contemplated when the tunnel was started.

The completion of the tunnel will be followed by the creation of Florence Lake, to store 31,000 acre feet of water at an elevation of 7,400 feet. The total drop from Huntington Lake through a chain of tunnels and power houses to the lowest power house is about 6,000 feet.

The whole project when completed will have 45 miles of tunnel, with about 15 power houses. The original development in the Big Creek project, started in 1912, consisted of two power houses developing 88,000 horsepower.

A 225,000-volt transmission line conveys the power generated by these plants 270 miles to Los Angeles.

Princess Doga. The 1925 introductory sale of Princess Doga, the gold band semi-precious is now on at the Richardson Art & Gift Shop. Twelve sets will be sold at the greatly reduced price of \$5.99. See the window display at Richardson's Art & Gift Shop. 2-9-11

Why not rid your scalp of dandruff and stop the falling of your hair.

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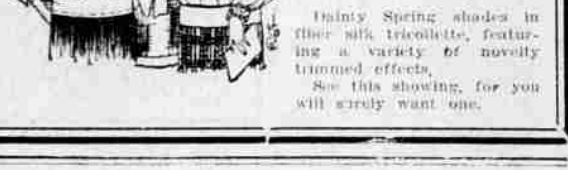


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New stocks are arriving daily, bringing attractive new Spring styles to freshen your wardrobe—and at savings of which these becoming blouses are an example, at only \$3.25



Half when a 75c bottle of Germolene and Band-Aid Gradicator stops such trouble within a very few days. Sold only by Silverthorn-Wright's Family Drug Store. 2-5-21

A whole new shipment of new articles in the form of boxes, mirrors, candle sticks, chests and plaques by the Richardson Art & Gift Shop. See the display in the window and ask about the work and making of Italian Plaques. 2-6-11

2 New Bungalows

These splendid properties are located on N. Ash and on N. Birch streets. Modern and up-to-date construction. Large lots. Price right and on reasonable terms. Inspect these before you buy.

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SUBSTANTIAL SAVINGS

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- FANCY SLICED PINEAPPLE, No. 2 1/2 lb... 43c
- FRUITLESS CORNISH, 1-1/2 lb. cakes, 2 for... 55c
- HOLLAND HERBING, 10-lb. kit... \$1.08
- NORWAY MACKEREL, Large Fish, 2 for... 1-0c
- ALASKA SALMON, 2 cans... 35c
- HILLSDALE ASPARAGUS TIPS, 3 cans... \$1.00
- SUNNY MONDAY LAUNDRY SOAP, 10 bars... 1-1c
- GOLD DUST, Large Package... 28c
- WHITE KING WASHING POWDER, pkg... 19c
- POLAR WHITE LAUNDRY SOAP, 10 bars... 39c
- CREME OIL SOAP, 10 bars... 69c

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