Lady Ann on Way to New Egg Record



Flight of Refugees from Mt. Etna



A sad sight in a little town at the base of Mt. Etna in Sielly, showing a village which was later completely destroyed by a torrent of lava from the volcane. As this estudies photo was taken, the ashes were falling, women and children were feeling and multarry police were making effort to remove inflammable materials.

Do You Know of an Older Horse?



Nathan Dougherty makes claim that "Patsy" Dobbin is the oldest horse in the U. S. For thirty-two years Patsy has hauled lumber at Philadelphia, although pensioned now Do you know of a horse older



Journal American Bankers Association.

NOT SO EASY

It isn't Printing and Distributing Diplomas That Creates Knowledge Neither Will Printing and Distributing Paper Money Create Wealth. Both Require Real Work.

A GOOD WAY TO **UPSET PRICES**

Further Exposures of How Edison-Ford Money Plan Would Fail to Aid Farmer.

The way the Edison-Ford "commodity money" scheme, aimed to stabilize monetary values, would have exactly the opposite effect, is discussed in the present article, which is the second in a series prepared by the American Bankers Association, reviewing the exposure of the weaknesses of the plan as presented by William T. Foster, Director of the Pollack Foundation for Economic Research.

Briefly stated, the Edison-Ford plan provides for Government warehousing of basic commodities, against which currency would be loaned to the producer without interest, up to half the average value of the products for the previous twenty-five years. This currency would be cancelled as the commodities were withdrawn and passed into trade. On the other half of the value the producer would receive 'equity certificates" which he could sell or use for bank loans. On these points Mr. Foster says:

Upsetting Price Equilibrium

"Steady price levels depend mainly on the balance between the volume of goods on the market and the volume of money offered for goods. The Edison plan is designed expressly to upset the balance. A farmer delivers, say, two thousand bushels of wheat to the Government warehouse and the Government delivers one thousand dollars in new money to the farmer. When the farmer sells the wheat he repays the loan and the Government destroys the money. Thus the volume of money is increased precisely when goods are stored; and the volume of money is decreased precisely when these goods are marketed. In other words, each transaction begins by placing in circulation goods without money to match the goods. Dollar demand is created as the supply of goods is withdrawn; the supply of goods is created as dollar demand is withdrawn.

"Would it enable the farmer to borrow more money on his products than he can now borrow? When Mr. Edison contends that farmers would obtain larger loans on their crops than they can now obtain from banks, he is confronted by this dilemma: Either the banks are now refusing to make sound loans, or, under the Edison plan, the Government would make unsound loans.

"Neither Mr. Edison nor Mr. Ford can consistently contend that banks now refuse to make sound loans, for that is the way banks make most of their profits, and Mr. Edison and Mr. Ford have no doubt that banks are conducted for profit. It follows that the plan would yield larger loans to farmers only if the Government met the risks of unsound banking. In that case all that insolvent borrowers gained would be paid by the rest of the population, which, to say the least, is not a fair deal.

Cutting Down Farm Credit

"Apparently, however, the Government is not expected to run many risks, for the farmer is allowed to borrow an amount no greater than one-half the average value of his product for the previous twenty-five years. But prices have risen so high since 1896 that the farmer could borrow on most products much less than half the present value of the products. It would be much less, therefore, than the farmer could borrow directly from the banks on graded products; on products not graded no Government loans would be made, for there would be no way of determining the twenty-five-year price average.

"However, the farmer, having obtained the stipulated Government loan on his goods, could then offer his equity certificate to a bank for an adfitional loan. But the equity certificate is virtually a second mortgage, and no bank would prefer a second

mortgage to a first mortgage. "Suppose the Old National Bank was willing to lend a farmer eight hundred dollars on one thousand bushels of wheat. Suppose, however, the farmer deposited the wheat in a Federal warehouse and obtained five hundred dollars from the Government Certainly the bank would not lend the farmer three hundred dollars on the equity certificate. The protecthe farmer relied on the bank for the entire loan; for in that case the bank could realize on its security without being obliged to pay five hundred dollars to get the wheat out of Government storage. The farmer can now borrow more money from a bank on standard ted farm products than under the Edison plan."

GETTING°TOGETHER

"The earth and the fullness there of" is the primary source of capital The farmer, therefore, is the nation's greatest producer of wealth. Farming and banking-production and distributon-should go hand in hand. The problems of the farmer are the problems of the banker. Both are vitally concerned in bringing about a proper adjustment of transportation and marketing costs. The increasing tendency toward a more sympathetic understanding of each other's reiation to these problems is one of the very encouraging signs of the times, and will result in further advancement of their mutual interests .- Walter W. Head, First Vice President American Bankers Association.

America's Marvels NATURAL AND OTHERWISE

By T. T. Maxey

OLD GRANARY BURYING GROUND

Within the confines of the older (eastern) states of this Union there are many ancient, quaint, and hallowed burying grounds, most of which closely surround or adjoin a much-loved chapel or meeting house. Among the most interesting of these is that precious plot of ground known as Old Granary Burying Ground, near the present business center in the city of

The town granary once stood on this site—hence this peculiar name. The burying ground was established about the year 1640.

Within this well-kept enclosure which is surrounded by an imposing protective fence, lie the remains of three signers of the Declaration of Independence, nine governors, Peter Faneull, that public-spirited individual who presented the city the famous hall which bears his name; Paul Revere, that patriot who, on April 18, 1775, warned his country of the marching of the British troops towards Lexington and Concord, and other notables of their time.

Probably the most conspicuous headtone that graces the shaded covering of the departed is that erected by Benamin Franklin, the most important literary man of his day, in loving tribute to the memory of his father, Josinh, and his mother, Abiah.

An outstanding feature of the plot are a number of almost-a-century-old elm trees which cast their shadows over this resting place.

The epitaphs on many of the stones which mark these ancient graves are quaint, indeed, and peculiar in the light of present-day custom. An unusual one reads:

Here lyeth ye body of John Downing, aged about 53 yrs., dec'd April ye 19, 1634.

bargain with Christ for room below. He grants a mansion in his upper storie. Thus God gives more than we do ask or Instead of grace uninterrupted glorie.

Here lies interred the body of Mr. Thomas Crawford, who departed this life, Aug. 23d, 1773, Aged 56,

Stop here my friend and cast an eye, As you are now, so once was I; As I am now, so you must be, Prepare for death and follow me.

A good name is better than precious (@, 1923, Western Newspaper Union.)

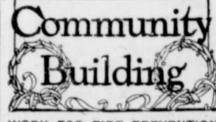
How China Is Extending Radio. China is to have a chain of radio stations that will cost about \$13,000,the main one for trans-Pacific work at Shanghal.

HOW

KIDNEYS REMOVE WASTE PRODUCTS FROM BLOOD. -The kidney acts like an ordinary filter in removing waste products from the blood, Professor A. N. Richards and Dr. O. H. Plant, of the University of Pennsylvania, have discovered as a result of experiments which show that in the kidney there is a miniature microscopic filtration plant of extreme complexity.

The blood flows through the finely divided network of blood vessels in the kidneys to many thousands of microscopic filters. Since the blood passes over the heads of these filters under considerable pressure, some water and waste products pass through them, ultimately being excreted, while the bulk of the blood passes back to the main blood stream. Increase in the pressure of the blood on these filters increased the amount of waste products eliminated, just as increase of pressure on a water filter augments the flow of water through it.

In order to carry out such an investigation, it was necessary to develop microscopic instruments and a very fine technique. Although the filtration theory of kidney secretion has been held for years by physiologists, so difficult was the technique to prove it that not until the present time has it been satisfactorily verified.-Science Service.



WORK FOR FIRE PREVENTION

Enormous Annual Loss Can Be Eliminated by the Exercise of Small Amount of Care.

The art of fire prevention is largely a matter of good housekeeping.

According to the Underwriters' Lab oratories of Chicago, 75 per cent of all fires occur in the home. There is one fire every minute of the day and night in the United States. Last year fire destroyed property worth \$500,-000,000, and there were 15,000 lives

Ignorance and carelessness are the main causes of most fires, it is pointed out by the Underwriters' Laboratories. Simple precautions that should be taken to reduce the number of fires

Do not allow rubbish to accumulate in attics, closets and odd corners. Be 000. Five stations are to be erected. careful where you keep oil and oily or greasy rags. Place ashes in metal

houses. Have chimneys inspected and kept free from soot. Avoid use of gas connections with rubber tubing, and exercise care in use of electrical de-

Due to the increasing use of soft coal large numbers of shingle roof and defective flue fires are being reported from all parts of the country. Then, too, the accumulation of soot on heating surfaces reduces the value of the fuel, and frequently clogs the flues and starts fires.

New Anesthetic Proves Success With 106 Cases

Chicago.-Use of ethylene as an anesthetic in 106 cases at the Presbyterian hospital has demonstrated that it surpasses both ether and nitrous oxide, Dr. A. B. Luckhardt of the University of Chicago, discoverer of the anesthetic properties of the gas, told the Institute of Medicine. He added that 19 other surgeons, all of the Presbyterian staff, who have used the gas, declared it induces better relaxation than other anesthetics.

The 106 operations were performed between March 14 and April 26, and were of both minor and major character. They included four birth cases and one operation performed by Dr. N. S. Heney, which lasted one hour and fifty minutes. In this last case the patient revived within five min-Many patients not susceptible to nitrous oxide are anesthetized by the ethylene.

Only two failures have been encountered. In one case a mixture of 90 to 95 per cent ethylene and oxygen produced analgesia (loss of pain). but not complete anesthesia. In the other case the patient was unaffected. However, these exceptions are to be expected, it is declared, as some persons are immune to anesthetics.

Dr. A. J. Carlson of the physiology department of the University of Chicago, voiced the opinion that, in the light of present results, ethylene will probably supplant ether and nitrous oxide.

Juror Travels 116 Miles.

Dublin, Mich .- Glen Boyd of Springdale township, Manistee county, traveled 116 miles by rail and afoot to reach Manistee to serve on the jury. although he will receive mileage for only 26 miles. When the Springdale farmer arrived at Manistee he found court had been adjourned for one

To make the trip, Mr. Boyd was forced to walk ten miles through the deep drifts and catch a train for Baldwin. Then from Baldwin he proceeded to Manistee.

Treasury Will Discontinue \$2 Bill.

The two-dollar bill, which has caused many a worry when it has been mistaken for a one, will be the first to go under plans of the Treasury department for a complete revision of currency designs. Treasury officials have completed the reorganization containers. Use fireproof roofing on plan, and approval is expected soon,

RICHARD LLOYD JONES SAYS TO Figure Your Own Worth

Every man weighs himself and determines his own worth. We earn what we deserve. All wages are not paid in coin. The men who work only for money seldom have anything but money. And whether they have much or little of that they are soon forgotten by a world eager to reward unself sh deeds.

It is a common practice to blame the world for our own faults. When your estimate of your work and the world's estimate do not agree, surrey yourself before you curse the world.

It is impossible to keep any man below the level of his attainments. It is as impossible to hold him above them. Talent is the result of application. Efficiency is the reward for

Mere knowledge measures worth no more than mere muscle. The skilled mechanic is master of his muscles. Undirected muscles as undirected brains, produce little and are worth little.

Wit applied to one thing develops wisdom. Wisdom never achieves

when it wobbles. Constant thinking and working on consistent lines produce results. Opportunity never searches for him who does not search for oppor-

Strength of will is the foundation of worth. Luck is a dangerous pilot to put on your bridge. Influence may help you out of the harbor of your birth, but it will lead you into the open sea without rudder.

or sail or anchor. History is the chronological story of men who have put real worth into work, men who pushed a fixed purpose.

The fellow who will despise his job is the fellow who will always

have a job to despise. It is the duty-doer who establishes the worth which the world recognizes and for which the world will pay in cash or honor.

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speckled lemonade! Feller advertises is the one that gets the trade. Twentyfive concessions in the little City Park, rollin' in the nickles, from daylight till it's dark. Wagon-loads of sody-pop fills the day with cheer-Spoaker in the grandstand, notody can hear. Flags awavin' in the breeze to pollify the scenes Ain't a dozen fellers here, can figger what it means! Band a-playin' jazzy tuneshosses steppin' high. Feller sweats a barrel, with so many drinks to buy. Take the country over, with a holiday on hand. Fortunes made from cigarettes, or on the peanut-stand. Wonder why they have it when the weather is so hot? Used to know about it, but blame it-I've fergot. Used to be the patriots that celebrated here. Now they never mention 'em,-



A New Broom-Before using a new broom, soak it in boiling water with salt. This will toughen the bristles and make it last much

Iodine Stain-A very hard stain to remove is iodine. It can be done though if soaked in milk, occasionally rubbing the spot.

Clothespins-If you will boil your clothespins once or twice a month you will find they last much longer. Oatmeal-A little sugar added to

catmeal while it is cooking will improve the flavor. Fruit Stains-If powdered starch

it will usually remove them. Short Stemmed Flowers-To prevent flower stems going down too ceep in a tall vase roll some ordimary newspaper into a loose ball. The flowers will then stand up. It will hold the moisture, if replenish-

is applied instantly to fruit stains,

a double benefit. Ironing Pongee-Pongee, unlike most materials, should not be dampened when ironed. It should be thoroughly dried and troped on the wrong side for a really good effect.

ing the water is forgotten, which is

For Sticky Substances-If when grinding raisins or any such sticky substances a few drops of lemon are squeezed into the food grinder first, the difficulty will be removed.

Broken Glass-If a glass is broken, don't try and pick up the small pieces. Instead lay a wet woolen cloth on the floor where the fragments are and pat it. The tiny particles will adhere to the damp cloth and that can easily be burned. A piece of glass in the fiesh mig cause no end of trouble not to tion the pain.

Keep Stove Bright-Rub stove off daily with an ordin piece of newspaper and the po



Golly, ain't it queer?